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Editor's Letter

It is indeed an honour to have been entrusted with the publication of this year's edition of the Arkati Magazine. Now that we are a step away from celebrating the Group's 70th Anniversary, we can say that, once again, the past year has been characterized by a myriad of milestones achieved by all the companies that form part of Vassallo Group. The theme chosen for this year is Creativity and Innovation.

Undoubtedly, one of the most important events during this year was the Opening of CareMalta's 9th home, Casa San Paolo situated in the hub of Bugibba. Vassallo Builders also completed other major projects, such as the Oncology Hospital, the LifeSciences and the North Waste Treatment Plant.

The 2nd edition of the Shine Awards was another big success, whereby a number of employees were rewarded for their countless efforts at their places of work. This year, the Group also inaugurated its own Training and Development Centre set up at the Landmark Business Centre in Qormi.

In this edition you will be meeting a number of important individuals working within the Group who each contribute significantly to the success of all our companies.

A number of staff initiatives were also organized throughout the year, mainly voluntary activities with the aim to raise funds for good causes. It is thanks to such initiatives that our company will continue to grow in stature.

Whilst wishing you all the best for the festive season on behalf of the Marketing and Communications team, I also hope you will enjoy all the contributions and readings we have prepared for you this year.

Erika Sammut Micallef
Marketing and Communications Executive

In Memoriam

Vassallo Builders Ltd salutes the memory of Eugenio D'Anastasi one of its employees who unfortunately lost his life on the 7th of August at his place of work.



SHUT DOWN 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 21st December till Thursday 31st December 2015.

BIRTHDAY WISHES TO THE CHAIRMAN

May your birthday and every day be filled with the warmth of sunshine, the happiness of smiles, the sounds of laughter, the feeling of love and the sharing of good cheer.

Happy Birthday from all of us at Vassallo Group of Companies



Nazzareno Vassallo

Chairman, Vassallo Group

“ The element of creativity seems to be ingrained in our genes and is not limited solely to the construction sector. ”

Paving the way for the Group's 70th Anniversary

Success in today's businesses demands innovation, complex problem solving, and new ways of understanding - it requires creativity. How does Vassallo Group incorporate all this to ensure a sustainable future in the 21st century?

According to the Chairman of Vassallo Group, Nazzareno Vassallo "to stay competitive requires a certain degree of creativity, and this undoubtedly applies to all levels of our organisation. It's a well-known fact that the Group had started out in the construction business nearly 70 years ago, when the building practices adopted then were completely different to those applied nowadays. I firmly believe it is not enough for an organisation to keep up to date with the current trends – it has to go a step further and through creative thinking aim to remain at the forefront". Over the years, the Group established several new concepts in the building industry which at the time were considered avant-garde, but nowadays are the accepted norm: e.g. the use of scaffolding, hoarding, chutes, netting, skips in building sites, were all introduced in Malta by this company. The same could be said of the modern techniques presently used in stone cutting and carrying.

"I can modestly state", Mr. Vassallo continued, "that the element of creativity seems to be ingrained in our genes and is not limited solely to the construction sector. To name but a few, we invested heavily in the latest machinery for the woodworks department to make it more productive and competitive; we were the pioneers in the private sector in Malta to invest heavily in the elderly / health care sector through modern homes around Malta. Recently we also invested in rehabilitation and through the introduction of modern technology that allows the sharing of real-time information using electronic tablets, thus doing away with time consuming methods of report writing by hand. This was made possible through our involvement with 6PM group, nowadays

considered a leader in world class IT health solutions".

Mr. Vassallo believes that companies which embrace creativity and embark on constant investment in the latest technology and work practices are more likely to experience an increase in productivity. "My maxim has always been - Today's problems may be tomorrow's opportunities". Creativity can also be applied when analysing past performances and trying to recognize those areas which had not yielded the desired results. Embracing these shortcomings and identifying their causes could be of immeasurable benefit in avoiding a repetition of the same mistakes, while at the same time coming up with positive alternatives. "I constantly emphasise to my colleagues the following three principles - establish what went wrong, not to repeat it; see what was done poorly and improve on it; identify what was performed well, to make it better. I sincerely believe that applying this philosophy can help reduce the level of misjudgements that are bound to occur in today's businesses".

When looking back at the earlier years of the construction business one cannot help notice the huge developments that have taken place since the 1960s. To start with, all buildings then were constructed in stone, which was cut and dressed manually by skilled masons using traditional hand implements, and employing a mason's gang of five workers. Today stone has been largely replaced by concrete bricks and screed, and the same work is carried out by two workers using electric tools. This advancement was inevitable due to the exigencies of the present day market, which demands taller structures that would not be possible if built in stone. Thanks to the creative use of technology, what would have taken several workers a good number of months to construct is nowadays carried out by fewer workers in a much shorter span of time.

Creativity can also be applied in the case of workforce development. "It is true that some seasoned workers may at times be somewhat reluctant to fresh ideas. I try to interact and reassure them whenever possible, especially during our social events. But once they get used to the innovative methods being introduced, they realise they stand to gain thanks to the newer and safer work practices. This helps them to be more motivated and gives them a greater sense of belonging, resulting in increased productivity. A large organisation like ours – employing no fewer than 1,700 employees – has to remain vigilant and address any negative feedback coming from the staff to ensure that the overall performance is not affected. At the end of the day, the success of a company depends solely on the disposition of its workforce", Mr. Vassallo affirmed.

End of year message

"We are in the festive season, therefore I want to take this opportunity to thank the management and all the staff for the valid contribution given this year, and sincerely wish them and their families a peaceful Christmas. I would also like to extend these same greetings to my fellow directors including my children, business clients, bankers, home residents and all tourists in our hotels. All of you have played a part in the success story of this organisation. What had started out in 1946 as a modest enterprise clearing up the post war debris, has now grown into a multifaceted family of promising businesses offering a wide spectrum of services. Next year we shall be commemorating the 70th year of Vassallo Group and I am eagerly looking forward to the launch of more new ventures within this organisation."



Pio Vassallo

CEO, Vassallo Group

“ The economy seems to be gradually picking up and we are looking at the future with anticipation. ”

Creativity and Innovation, more than just being different

The Chief Executive Officer of Vassallo Group, Pio Vassallo, is extremely determined about his opinion concerning the crucial significance that creativity and innovation play in the success of a company. He definitely does not mince his words: “If an organisation wants to be creative nowadays, it must be open to new ideas. Despite originating purely from a family business, Vassallo Group had since its early days realised the sensible potential of seeking the expertise of outsiders and incorporating their valid proposals in future business plans. Unlike family concerns that adopt an insular approach to running their company, consequently drawing strategies from ideas that were hatched solely within the inner core, we are always open to fresh inspirations. As a matter of fact we have now been appointing non-family board members for the best of forty years”.

Even at staff level, the company can proudly say that there are a number of employees who have now been working for a good number of years. Some of the senior ones had started their career in the 1970s, and so it would be foolish not to take heed of their vast experience and put their ideas to good use. A number of these workers started out in the bottom rungs, but thanks to their motivation and vitality managed to work themselves up, some even to managerial levels. “I personally think that Vassallo Group stands to gain a lot from tapping the insight of these ‘elder’ employees, and amalgamate it to the vitality and fresh energetic ideas of the younger members of the staff. This type of synergy is bound to produce a successful recipe which will yield creative and innovative results, thanks to the sensible mix of its ingredients”, Mr. Vassallo goes on to clarify.

Apart from the creative aspect, this particular approach has a far deeper outcome on every level of employees, since they begin to realise that they are not just a faceless pawn in an immense organisation. They see that their

efforts are appreciated and therefore start building this sense of belonging because they honestly feel that their ideas could be valid and are always taken into consideration. When this interaction between management and staff happens, one can safely expect a dual effect: first of all the employee’s motivation is boosted, resulting in an increase in their performance. Secondly, the company stands to gain because a satisfied employee is usually more loyal and productive, and therefore a profitable asset to the organisation.

Mr. Vassallo continues: “Speaking from the point of view of Vassallo Builders, there are several occasions where creativity comes into play, especially when problem solving situations crop up during construction works. The first point of reference would obviously be the architect, since he would have drawn up the original plans. But there are times where we also seek the advice of seasoned skilled workers, because their first hand knowledge in such circumstances can be priceless.

Discarding their combined pool of experience could cost the company completion delays, added expenses and ultimately loss of revenue. One particular example that readily comes to mind occurred in these last few years. Our company imports tower cranes from Spain, which we then utilise in our construction works. Shortly after we had starting using them on site, we began receiving complaints from the crane operators that the cable was continuously becoming entangled in the drum. The company mechanics we had trained to assemble these cranes analysed the problem and managed to come up with a permanent solution. When we informed the Spanish manufacturers, they not only approved the mechanics’ advice but even decided to take the simple yet creative alterations on board for future productions”.

Vassallo Builders has now been employing a number of foreigners for the last twenty years. Although coming from different cultural backgrounds, these employees seem to integrate well in the system, with some even learning to speak Maltese. Apart from being flexible and adapting to the existing work practices, these workers brought with them expertise that was as yet lacking in Malta, e.g. the method of building concrete structures. So, apart from filling the labour force void that had arisen within the construction industry, these employees also trained their Maltese counterparts in new skills.

“Next year we will be celebrating 70 years since the inception of the organisation. The aim of the management is first and foremost to consolidate the advances that have been accomplished so far, to ensure that Vassallo Group remains at the forefront in the construction industry. Secondly, we are also looking at growing our sectors of solar energy, tourism, waste management and healthcare. As already emphasised earlier on, we also intend keeping our eyes wide open for future creative opportunities that show signs of a promising venture”, concluded Mr. Vassallo.



Natalie Briffa Farrugia

CEO, CareMalta

“ In everyday life we aspire to nurture a culture of innovation that seeks diversity of thought and continuous learning, takes calculated risks and tests ideas. ”

Adding Value through Innovation

Natalie Briffa Farrugia, CareMalta's CEO, is convinced that creativity and innovation are vital for survival: "We must be innovative if we are to add value, increase quality and give our organisations a competitive edge. At CareMalta we try to foster innovation through our leadership and management platforms. In everyday life we aspire to nurture a culture of innovation that: seeks diversity of thought and continuous learning, takes calculated risks and tests ideas, celebrates small, quick wins, is collaborative and experiential and, most important, honestly assesses results. It is through this culture that the adoption of effective practices and higher standards of operations are achieved".

Although everyone would be safer to operate within a status-quo operating structure, CareMalta knows that this is definitely not possible in the healthcare sector. As a service company, it needs to continue growing in alignment with what is happening in the present market. As its clients experience increased longevity, and, consequently, increased dependency, there are also other trends which need to be addressed. "CareMalta has to be responsive to the growing demands of our customers, and adapt the types of services we provide, possibly even the setting of how we provide them, if necessary through other ways of provision. This applies also to the dissemination of information regarding our client's health status and other medical parameters, keeping our clients connected to the outside world and facilitating their participation in on-going initiatives", continues Ms. Briffa Farrugia.

In order to continue to maintain the leading edge of long term care locally, CareMalta's leadership has embraced transformational thinking to solve pressing problems. Such

a goal cannot be accomplished without intentionally designed and connected platforms that enable people to share experiences, learn together, and keep track of information they will need to resolve problems differently. CareMalta's diverse management team seeks to establish platforms where people from different professions can come together to produce more meaningful and challenging ideas of looking at the service delivery. In order for people to connect capabilities, it is important to learn how to bring down silos within the organizational boundaries.

Ms. Briffa Farrugia closes: "That's the only way we will manage to come up with new ways to create, deliver and capture value. If CareMalta aims to change existing situations into preferred ones, we need to connect and make better use of our resources, thus enabling all of us to focus more on our core competencies. It is only through this collaboration that we'll be able to increase our ability to find innovative opportunities that would otherwise remain hidden and unused".



Launch of Volcare



Opening of Casa San Paolo



Janet Silvio

Business Development Manager, CareMalta

“ Hila is looking at offering an inclusive life by not merely caring about the residents but by creating opportunities for them to play an important role in their day to day lives. ”

The next big thing, Hila

Janet Silvio has been working for CareMalta since June 2009. She spent the first five years as Facility Manager at Cospicua Home, and 18 months ago was appointed as Business Development Manager. Janet is an accountant by profession. Prior to joining CareMalta she has worked in audit firms whilst pursuing her degree. Once qualified she moved on to work in the service industry with market leader

my wish was to find a job where I could give something back to society and make a difference. Two weeks following her return to Malta she was encouraged by her husband to apply for a vacancy with CareMalta. Despite not having any past experience in the field she got the job, and the five years she spent interacting with the elderly gave her so much satisfaction that Ms. Silvio decided there was no turning

Hila's mission statement is to empower persons through choice and developing individual abilities towards an inclusive and fulfilling life.

back. “Prior to CareMalta I had never spent more than 3 years working for the same company but I could not help it as it was the first time I was feeling so much satisfaction doing my job. After 5 years I felt I had given my all to the facility I was managing and felt the need for a change. When I informed our CEO about my intentions she offered me a new opportunity. Two properties have already been purchased with the intention of converting them to Independent Supported Living Homes for persons with intellectual disabilities. Independent Supported Living (ISL) is about having the freedom to choose and to make decisions for your own life. For a person to live independently the gap between the disability and the environment has to be bridged. Hila is looking at offering an inclusive life by not merely caring about the residents but by creating opportunities for them to play an important role in their day to day lives. This can only be done through their daily contribution in the home. Whatever type of structure Hila will be operating, the lifestyle offered will be one of inclusion, where everyone feels part of an extended family and contributes in the good running of their home to create a sense of belonging.



Janet with Daniela who works at Zammit Clapp Home

back. “Prior to CareMalta I had never spent more than 3 years working for the same company but I could not help it as it was the first time I was feeling so much satisfaction doing my job. After 5 years I felt I had given my all to the facility I was managing and felt the need for a change. When I informed our CEO about my intentions she offered me a new opportunity.

CareMalta's Chairman, Mr. Nazzareno Vassallo, had been considering for quite a long time the possibility of starting to offer services to the disability sector

companies, where she held top management positions.

Ms. Silvio explains: “One fine day I decided to finally follow my dreams and travel around the world. I resigned from work, sold all my belongings and spent 18 months backpacking In South-East Asia, the Indian Sub-Continent and Australia.

My whole life underwent a drastic transformation after spending six months in India. India is a mind-blowing country and, if you let it in, the transformation you experience will last a life time – and that's what exactly happened to me. Having decided to travel with a very tight budget, in order to get a more authentic experience, apart from prolonging our travelling, made this experience even more intense, so much so that I made a decision not to go back to my profession;

as he felt the need was increasing within our society. Mrs. Briffa Farrugia spoke to Janet about this as she believed in her capabilities and sensitivity to help in making this project a reality, and this is how Janet has been given her new role.

Since then Janet has focused on establishing HILA – Home to Independence and Limitless Abilities. The aim of HILA is to offer a range of services to persons with disabilities including advocacy; independent supported living housing; learning and development activities and support services with a person-centred approach.



Janet doing Voluntary work in Cambodia



Robert Grech

Rehabilitation Centre Manager, LiveLife

“ We introduced an exclusive concept called the Rehab 12 Plan, which addresses the individual requirements of clients who start out as residential patients but eventually need only outpatient service. ”

The one stop physical rehabilitation solution

Robert Grech graduated in physiotherapy in 1989 and carried out this profession for 20 years. In September 2009 he joined the group as Facility Manager of Villa Messina Home in Rabat. Mr. Grech was subsequently appointed Rehabilitation Centre Manager at LiveLife, Sliema in August 2013 and Manager at Prince of Wales in June 2015.

This new service is now in its fourth year and has gradually evolved according to the demands of the market and the needs of the clients.

LiveLife initially started by offering a four room ward setup. Nowadays clients are requesting their own privacy, so in order to accommodate the wishes of these customers the management had to redesign these rooms to include private bathrooms and offer more space for visitors. Mr. Grech continues: “We have various new projects in the pipeline that will transform the first floor level of LiveLife into specialised clinics offering a larger variety of rehabilitation services. Such innovative ideas will help establish LiveLife as a centre of excellence. As a centre, we offer both inpatient and outpatient services to our clients, depending on their particular requirements and the time needed to recover.” Therefore a person could start as an inpatient receiving intensive treatment, but may eventually be discharged and need only outpatient services. The latter could range from simple nursing treatments to physiotherapy sessions or the use of the rehabilitation gym for confidence and strength building. The ultimate aim is to establish LiveLife as a one-stop hub for outpatient services, addressing mainly rehabilitation for persons with orthopaedic or neurological problems.

Another element of innovation is coming from the employees themselves during management meetings, when they come up with various ideas for services that are not yet being offered. Mr. Grech explains: “Thanks to these suggestions we decided to get new equipment for the physiotherapy department, and increase our investment in the rehabilitation gym. In this particular case, we introduced an exclusive concept called the Rehab 12 Plan, which addresses the individual requirements of clients



who start out as residential patients but eventually need only outpatient service. It consists of a new programme lasting 12 weeks that deals with clients on a one-to-one basis, and the feedback we had so far is very encouraging.” This innovative idea was first put forward by the exercise physiologist. The management analysed it and decided to take it on board and develop the plan together with its originator.

LiveLife relies heavily on the services given by its professional staff at different levels. Although the main role of management is that of giving direction and indicating the aims of the company, the staff is encouraged to come up with ideas how to improve productivity and performance. “To this effect we embarked on a series of regular meetings during which we not only put forward the company’s vision for the future, but also expect new proposals and ideas from the staff. When employees realise that the company is genuinely interested in listening to their suggestions and is willing to take them on board, they feel appreciated and develop a sense of belonging and ownership. We recently adopted one of these suggestions and introduced a LiveLife Facebook page for the

staff, to be used solely as an internal means of communication, e.g. to post memos, rosters, notices from LiveLife management, CareMalta or Vassallo Group, etc. We are also pushing another Facebook page which is open to the public and is used to market LiveLife: advertise the services we offer; inform about promotional talks that are held from time to time; post interesting articles; hold online competitions” Mr. Grech continued. Another innovative approach started in 2014 to promote LiveLife services, was the delivery of regular talks that are informative and promotional at the same time. These are open to the public and are mainly held within the LiveLife premises.

The management of LiveLife is also using its creative potential in a marketing exercise that will help re-launch the company as a rehabilitation centre offering a one-stop orthopaedic and neurological service for all ages. Whereas it was previously associated only with the care of elderly persons (which will definitely continue), the new services will also target every age group for physical problems such as postural assessments, flat feet, scoliosis, sports injuries and work related conditions. “With this in mind we shall be investing in new clinics for radiology and musculo-skeletal ultrasound facilities. The promotion for these new services shall be advertised through the use of billboards, leaflets and radio stations. We shall also make full use of our website, revamping and rendering it more user-friendly, while making it accessible also for smart phone and tablet users”, concluded Mr. Grech.





Roland Cachia

General Manager, emCare

“ We are presently in the process of securing a contract to provide our mobile services in Italy, which is also experiencing the same situation in Malta. ”

Moving towards the next step

Roland Cachia, General Manager at emCare explains that nowadays people are living longer, with a substantial number reaching the 100 mark. “This development has created a new challenge since there aren’t enough homes to accommodate all these people. Thankfully emCare offers plausible solutions that provide peace of mind and a certain level of independence to those who prefer to remain in their own homes and get on with their daily lives. There are many instances where vulnerable persons may require urgent assistance while their relatives are not around. In such situations, having a device that triggers off an alarm, or an open connection to a call centre, could make all the difference to one’s wellbeing.”

The company is always on the lookout for innovative technology to enhance its product range and maintain its leading position in this field. It presently offers three types of preventive services: emCare Home, emCare Health and emCare Mobile. The latter is the newest addition to the range and has been very well received. People previously reluctant to install a Telecare system in their home have taken a positive viewpoint to a mobile alternative. This looks very much like any other phone but includes an alarm button facility. While the user is at home the phone is kept in its dock, activating the TeleCare system. If a user leaves home without the phone, a portable keychain remotely connected to the phone will sense the departure. Once the user moves completely out of range an alarm is sent to the next of kin to check the person’s movements. An important feature in the phone is the dual SIM card: one for the user and another for a relative to enable access to the portal. Through this facility users not fully conversant in mobile technology can have data updated remotely. Other vital applications, especially for users suffering from

dementia, are the GPS and geo-fencing. The phone also sends reminders about the type of medication to be taken and keeps track of the remaining stock. It has an OK button which can be programmed to call users daily at a predetermined time to check if they need anything. If no reply is forthcoming the phone immediately identifies the users’ coordinates to facilitate their search. When the battery life goes below 10% the next of kin are alerted to inform the user to recharge the phone.

“emCare is a relatively small company that is competing with players considered giants in this sector. We therefore realised that our cutting edge can be achieved through innovation,

creativity and efficiency.”, explains Mr. Cachia. An objective of the company is seeking opportunities beyond these shores. While acknowledging the importance and appeal of the local market, emCare is also aware of Malta’s limitations. “We are presently in the process of securing a contract to provide our mobile services in Italy, which is also experiencing the same situation as in Malta.”

A company cannot rely on its laurels and assume that it has made it. There is always room to improve present services

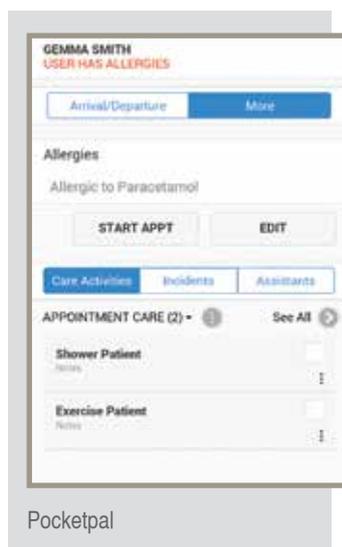
and introduce new ones. Thanks to the regular collaboration involving CareMalta and 6PM, an energetic synergy was formed, resulting in a constant drive to come up with innovative ideas for today’s demands. The Telecare system, for instance, has always been associated with the elderly, but it could easily be adapted for other vulnerable groups such as young children. These products allow the tracking of their whereabouts, contain a panic button and also a two way communication system.



Phone

“Apart from the business-to-consumer services we have branched into the business-to-business category. Last June we launched a new product in the UK called PocketPal”, Mr. Cachia revealed. This mobile application provides care workers who need to travel and visit different homes with their daily schedule, clients’ profiles, contact details and GPS directions. They are able to check off tasks from their to-do list, take notes as well as report incidents. This electronic data is then sent to the head office and vice versa, enabling administrators to update the carers’ appointments list from the office and reschedule tasks in real-time. The product can be programmed to request patient’s feedback, and send regular updates to next of kin through electronic mail. The immediate positive effects for management are increased visibility, accountability, efficiency and elimination of human error.

The company offers also the SCOPE (Safely Communicating health Observations in a Productive and Efficient way) system, which is earmarked for hospitals and care homes. This is an e-monitoring solution that enables carers, nurses and doctors to conduct routine medical tests and instantly capture the data electronically via vital sign monitoring devices. This is transmitted to SCOPE’s central repository and updates the resident’s electronic medical record “Our style of management has never been that of imposing ideas on our personnel. We encourage them to come up with innovative suggestions. We also make it a point to keep in touch with our customers to request their feedback on how our products could be improved”, concluded Mr. Cachia.



Pocketpal



Ruben Vassallo

Director, Vassallo Group

“ The boundaries of the world we now live in have diminished rapidly, while the small island we call home has expanded, and nothing seems to be impossible or undoable anymore. ”

Creativity: a key to Success

Ruben Vassallo is the Chief Architect and Director of Vassallo Group and is also responsible for the Joinery section. He insists that in his line of work the element of creativity needs to play a fundamental role, particularly after events in the recent past when certain local architectural styles had come under fire for their bland designs.

Mr. Vassallo started by explaining how creativity can help solve recurrent problems within the company. “Creativity is by definition the process of giving rise to something new. This entails carrying out a continuous exercise wherein one evaluates what resources are available at that moment in time, and examines how we do things. Once these factors are established, we can go about rethinking how a job could be done better, more efficiently and resourcefully. Creativity enhances all aspects of our lives, and affects the physical sphere as well as our mental development. Our evolution and the day-to-day routines are still being continuously studied in order to improve our creativity. The maxim that our organisation dwells on continuously is: doing better every day. Whatever we do in our company, we always try to ask ourselves how we can improve on something to make it even finer.”

He then went on to give an example of how productivity could increase as a result of creativity. A few months ago the company went through a thorough refurbishment of its offices. Apart from the creative aspect that emerged through the aesthetic design, the predominant transformation in the company was surprisingly enough the increased communication between the people that work there. “Thanks to the extensive reform that was carried out, we immediately noticed a distinct improvement in collaboration between the different sections. This same change, in turn, is helping us achieve innovative solutions in our everyday work, and the internal cooperation is resonating in the projects that we work on. This ultimately results in the emergence of new concepts and ideas that we constantly examine to try and improve our final product, for the benefit of the company and our clients,” Mr. Vassallo clarified.

Can creativity be a useful tool in analysing old problems through new perspectives?

Mr. Vassallo certainly thinks so. “The world around us is currently ever-changing. What was practically impossible and unthinkable a few years back, is now taken for granted and has become part of our everyday routine. We are nowadays reaching new heights



Refurbishment of Vassallo Group Offices

in this field and exploring new markets. The boundaries of the world we now live in have diminished rapidly, while the small island we call home has expanded, and nothing seems to be impossible or undoable anymore. Having said this, if we aim to thrive (and not just survive) in such a situation we need to be more creative. We have to constantly think outside the box to compete in today’s market, and creativity is the key to success in each and every sector we function in. Old confinements and physical barriers have to be dismantled and it is simply the most creative minds that will manage to succeed and flourish in this new scenario,” he emphasises.

Mr. Vassallo firmly believes that the staff becomes more motivated where creative approaches are adopted. “Our company is blessed with employees who are very creative at their work. Their inventiveness in turn helps to inspire me in my own efforts and provokes me to improve myself, instilling in me a motivation to achieve more. In return, I try to stimulate the people around me to give their very utmost, work to the maximum of their abilities and always strive to reach higher goals. Creativity is contagious, and I am confident that through being inventive we will achieve a positive ripple effect, both in the work environment and our creations,” he concludes.



Casa San Paolo furnished by Vassallo Joiners



George Azzopardi

Manager, Scaffolding Solutions

“ We always strive to come up with new ways and means to increase production and render this venture more profitable. ”

It's all about having the right structure

George Azzopardi has been employed with Vassallo Group for seven years. In 2011 he was assigned the position of Works Manager at Scaffolding Solutions, and these last twelve months has also been engaged in the installation of photovoltaic panels. “We are always trying to diversify our involvement in the scaffolding business. Thanks to these efforts, we are nowadays not limited to offering our services in the construction sector, but have entered new markets related to oil tanking and power plants.”

Mr. Azzopardi continues: “This year we have managed to break into the film industry for the first time with our involvement in the local shooting of the film “Assassin’s Creed” in Fort Ricasoli. We

increased our manpower to reduce the time taken to complete a given task.”

Every time a contract is awarded Mr. Azzopardi has to prepare a programme of works containing the procedure to be followed. Before any third party employees can use the scaffolding he has to certify that it has been erected according to the required standard and is therefore safe to use. Such certifications also require the final approval of an architect, and his physical presence is expected in certain projects of a considerable size. In some cases the company even employs the services of third-party architects to go on site and carry out inspections and certify that the works have been performed properly.

imposed by the client. I make it a point to take note of advice coming from the workers because they are the ones who will be on site and know what the work entails.” Having started from the bottom rungs himself, he always keep in mind that each member of the team has a positive contribution to offer. He believes one cannot lead by looking down on workers, because at the end of the day there would be no need for his role without them! There has to be a culture of “give and take” where employees do their best to carry out their job responsibly. On the other hand their superiors need to be appreciative of their efforts and reward them when the occasion arises. This could take the form of a wage increase, but sometimes a simple gesture goes a long way to secure the employee’s loyalty. Mr. Azzopardi goes on: “My team consists of 14 workers who I meet on a daily basis, and their wellbeing is my main responsibility”.

“Our line of work sometimes takes us beyond our shores. For two years running now, thanks to a joint venture with the Malta Fairs and Convention Centre, we were entrusted with the construction of the music stage during the “Live at the Marquee Festival” in Cork, Ireland. We are also currently in negotiations with an engineering company to carry out works on an offshore rig. This would entail shipping the material, sending a gang of workers by boat to carry out the job and return in 7 days,” concluded Mr. Azzopardi.



These last few years Scaffolding Solutions worked on a number of sites varying in size and importance. One large scale task was the erection of scaffolding flanking the country’s bastions to enable the painstaking restoration works. The company was also involved in the Valletta city gate project, facilitating the restoration of traditional wooden balconies, the erection of the flagpoles at the entrance, and scaffolding in the ditch for the re-construction of the bridge.

were detailed with erecting a system of scaffolds to enable the construction of the film set.” When the filming is concluded and the film set has been taken to pieces, the team is called in again to dismantle everything. During this filming the producers also requested the erection of moveable scaffolding on the Grandmaster’s Palace to enable the shooting of certain scenes. “The overall experience was completely positive, although very demanding. We had the opportunity of working alongside professionals in their field who don’t take no for an answer and expect things to be done promptly and precisely. Whereas we normally operate in teams of three, for this occasion we

In this line of work the element of creativity plays a fundamental part. Mr. Azzopardi points out: “We always strive to come up with ways and means to increase production and render this venture more profitable. When starting a new project I always go on site before works commence, accompanied by the gang leader and sometimes the entire team. We carry out a brainstorming session and discuss what needs to be done and the best way to go about it, taking into consideration the timeframe and constraints





Jonathan Buttigieg

Commercial Director, Vassallo Builders

“As the contractor you now have the flexibility to control certain aspects of the design to improve time and cost targets while still maintaining or even improving the employer’s requirements and specifications.”

Full control through Innovative Technology Solutions

Jonathan Buttigieg may be considered one of the pillars at Vassallo Builders, having occupied the key post of Commercial Director since February 1993.

The construction business is a labour intensive sector involving a lot of repetitive manual tasks, using basic materials – stone, bricks, concrete and steel. It would seem that the element of creativity is somewhat limited, as there are only so many ways one can build, however at Vassallo Group creativity plays an important part of our business. In recent years this industry has evolved and innovative measures were introduced as a result of stricter specifications. Mr. Buttigieg explains “An example is the aggregate used for concrete. The grade used up to some time ago was C25-C30 which is available locally, but recently we had to upgrade to C35-C40 levels, meaning adding stronger aggregate. Since the type of material needed to achieve this strength is not readily and naturally available in Malta we decided to start importing it from Italy.”

Innovation plays an important part in the company’s systems. Vassallo Builders is very cost-conscious and ever searching for new ways to retain a competitive edge. In recent years the price of raw materials and fuel has gone up, and so have workers’ wages.

However, the company’s prices did not increase in proportion to the rise in costs. This could only come about because of strict controls to render the process more cost efficient. “Our company recently invested in new software called “Evaluate” that assists quantity surveyors in their costings, enabling also 2D and 3D measurements.” Up to now the only way one could achieve similar results was by utilising a spreadsheet system. This has its disadvantages since each person adopts their own method, something that could create problems when a task is being handled by more than one surveyor. It is a versatile tool and, amongst other things, creates an integrated database of the costings which are constantly updated. The installation is already being implemented, hardware infrastructure has been updated, and training sessions are already underway. The projected plan is to go online early next year. Vassallo Builders recently adopted also a time sheet system developed by 6PM. This new application is web-based time management system, allowing authorised users to update and access data in real time. The system is integrated with palm readers so payroll and job costing can be executed instantaneously, calculating precise labour costs at any given time.

To keep up with innovative developments, Vassallo Group have created the post of a Chief Information Officer who will be responsible for the entire IT system. The company’s voluminous data will be organised and analysed and the long term plan includes having an online dashboard environment with all the data in real time. Management will be able to check and act upon certain information, e.g. how many employees reported for work, how much concrete left the batching plant. The immediate data will help calculate key performance indicators to determine if the company is meeting its cost and production targets.

“A considerable amount of creativity does come into play when handling design and build contracts. As the contractor, you now have the flexibility to control certain aspects of the design to improve time and cost targets while still maintaining or even improving the Employer’s Requirements and Specifications. In fact standard construction contracts, like FIDIC, even contain provisions for Value Engineering which allow the Contractor to make proposals for changes which would result in an overall benefit to the project. Our project management teams are encouraged to look ‘outside the box’ to try to find the optimum time-cost-quality solution and this is where the Vassallo Group excels,” Mr. Buttigieg explained.

Vassallo Builders hold two key management meetings every month. The first one is a commercial meeting with project team members to discuss progress and costings of ongoing projects. The second is the Board

Meeting where a whole day is spent assessing the business performance by discussing the financial and commercial aspects of all projects, purchasing, human resource matters, and health and safety issues. This year Vassallo Builders finalised a number of developments: the Coastline Hotel extension, Casa San Paolo, and completed the construction works for the Mechanical and Biological Treatment plant in Maghtab. Next year, work shall continue on the 110 residential project and Quantum commercial developments. Next year’s highlights will however be the new projects at Vassallo Industrial Park in Burmarrad, the Lidl supermarket in Mosta, the Phoenicia Hotel and Land’s End Hotel in Tigne’ Point.

“Our workers are renowned for their unity and positive approach. Thanks to an innovative office layout incorporating an open plan design, there is now a lot more interaction and exchange of ideas, and the staff contribute greatly through their valid input. This close cooperation extends also to the other employees and the sites at Vassallo Builders. Recently we had a tight deadline to complete the assembly of the piping of part of the Maghtab Project for an inspection by the Engineer and I was concerned that we weren’t going to make it on time. After personally meeting the eighteen workers involved, I was assured by the entire team that they were ready to work extra hours, even Saturdays and Sundays, to finish the job. I could not wish for a better team to work with,” concluded Mr. Buttigieg.



‘L-aħħar bajja konkos’ ceremony at the North Waste Treatment Plant, Maghtab Environmental Complex.



Neville Calleja

Commercial Manager, Vassallo Builders

Neville Calleja is no newcomer to Vassallo Group. A Quantity Surveyor by profession, he first joined Vassallo Builders Ltd in 1989. Not being one to rest on his laurels, he continued to work his way up, and in 2003 was appointed Commercial Manager with the same company.

We discussed the role creativity plays in solving problems within Vassallo Builders. His views came across very clear-cut: "Various companies have approached the subject in different ways, and I believe there is no recipe for systematic creativity. One essential element, however, is that top management holds the power to set the tone and thus plays a key role whether a company will be creative or not. Management must ask for technical innovation, demand it, encourage it, stimulate it, fund it, and reward it. Management must truly want and be committed to creativity and be willing to sacrifice short term results for innovation. This is surely our philosophy at Vassallo Builders."

When asked to give examples of how productivity can be increased as a result of creativity Mr. Calleja replied "In my opinion, there are certain elements that are key to creativity. Managers need to match personnel to jobs where challenge/stretch is optimized - not so little that they feel bored, but not so much they feel overwhelmed and threatened by loss of control. They should give staff autonomy concerning the process as clearly specified strategic goals enhance people's creativity and give a sense of ownership. Resources in both time and money are also important. Occasionally, time pressure enhances creativity by increasing urgency and the sense of challenge. Team leaders need to have excellent knowledge of their subordinates. When teams include people of varied perspectives, ideas combine and combust in interesting ways. Staff must share excitement and recognize the value each member brings to the table. Management needs to recognize creative work even before the commercial impact is known. Researchers and theorists prove that an organisation's culture and attitude towards failure is key to promoting innovation, so encouraging risk-taking is more likely to produce successful results. Finally, staff motivation increases when they are aware that management is enthusiastic and open to information sharing and collaboration".



Vassallo Builders Offices refurbished

Mr. Calleja then explained how creativity allows old problems to be analysed through new perspectives. "I think creativity generates fresh ideas using simple, yet powerful techniques. It helps one to stop jumping to conclusions and battling with irrelevant details, in order to focus on what's really important. Creativity pushes people to think outside the box, challenge assumptions and find solutions that generate fast results. Through creativity, one can inspire his team to jump on board with innovative ideas and ultimately develop new opportunities that help create value for business."

According to Mr. Calleja, creativity and innovation can serve as vital tools to motivate staff. "Within our Group, every department is invited to generate new ideas to stimulate creativity throughout the organisation, rather than isolating it in certain areas. Our approach includes seminars on entrepreneurship for management; companywide training focused on personal transformation and building skills; "brush fire teams" that undertake schemes to create processes of immediate value (such as the Consultative Board). Information flow is also a crucial aspect of promoting creativity. Successful companies have a high volume of diverse information that flows freely throughout the organisation, increasing the likelihood of collision among beliefs, presumptions, possibilities and new fact. Applying this concept even to the flow of unrelated pieces of information is important.

Designing the physical workspace to create opportunities for interaction amongst otherwise unassociated personnel may also help improve the flow of unrelated information, and spark new

connections leading to creativity. Vassallo Builders experienced this phenomenon first-hand two years ago when they refurbished the ground floor office area.

Company structure also plays a role in information flow. A rigid environment that adheres too strictly to procedure may not foster creativity. By contrast, a humorous, jovial atmosphere where there is comfort with ambiguity and a focus on ideas rather than careers, is more favourable to innovation and creativity. Job rotation and creating space for employee autonomy can help as well. Complementary to information flow, management should also build distinct teams and create mechanisms by which individuals with different perspectives can interact productively. Unfortunately, the natural tendency is to hire employees with similar sets of backgrounds, resulting in the "comfortable clone syndrome". Organisations falling into this trap have little chance at innovation. When attempts are made to create diversity, the effort is often incomplete because people with varied backgrounds and thinking styles tend to have difficulty understanding one another. In conclusion, Mr. Calleja remarked "A successful team leader must understand how to manage communication and build positive relationships so that diverse individuals can engage in argument without feeling threatened."



Christian Vassallo

Director, Vassallo Group

“ We have people of both sexes coming from different backgrounds, nationalities, cultures and beliefs, yet they all expect to be treated with the dignity and respect they deserve. Our policy for employee advancement is gauged purely by the individual’s ability to take on added responsibilities. ”

We are Vassallo Group

Christian Vassallo currently occupies the role of Director of Vassallo Group and part of his responsibilities include CaterEssence, Catermax and the Malta Fairs and Convention Centre. Next year Vassallo Group will be commemorating the seventieth anniversary and the companies involved have grown from strength to strength. However he acknowledges: “We have not always pushed who Vassallo Group is really and truly, and many employees still associate themselves with the particular company they work with. The workforce needs to understand that they do not just represent their immediate family but all the other 1700 workers in the Group. They therefore have a huge responsibility how to conduct oneself with the clients and within our business. We are continuously evaluating how to deliver our mission, vision and values all in line, since our role within society is critical throughout all the companies we have. Due to the expansion of the Group we cannot operate merely as a profit making organisation, but have a wider social and corporate responsibility. We want Vassallo Group to come across as an organisation with strong core values. We try to be fair and offer our clients the best value for money, keeping in mind that competition keeps growing every year in all sectors. In the end it is our real honest product that will help Vassallo Group’s reputation to keep us moving ahead.”

The Group is presently made up of a lot of people and Mr. Vassallo strongly believes that it is these people who will ultimately have a say in its success. “They will take us to the next stage, to the next generation and into the future. We have to acknowledge the huge achievements brought about by our father, whose foresight enabled him to expand a small business employing a couple of workers into the present sizeable organisation. On the other hand we, as his children, have an added responsibility to try and keep up with this amazing record in order to feel that we have accomplished something comparable to his success. We owe this not only to our parents but also to our own families, and feel that we have to offer our children the same opportunities we had when we were young. The fact that our Group has been operating for nearly 70 years means that we are now experiencing a second, if not third, generation wave of employees. These young people come to us with a predisposed positive attitude, because they grew up accustomed to the relationship we

previously had with their father, mother or even grandparents.”

Mr. Vassallo intends making a point to all new employees that working with the Group entails showing certain consideration for the rest of the workforce. “We have people of both sexes coming from different backgrounds, nationalities, cultures and beliefs, yet they all expect to be treated with the dignity and respect they deserve. Our policy for employee advancement is gauged purely by the individual’s ability to take on added responsibilities. We therefore encourage all those employees who wish to further their career and offer them any assistance required in the pursuance of their studies. Nowadays we pride ourselves in personnel who started out as labourers or kitchen hands, but who worked hard and today are our foremen and chefs.”

When analysing the Group’s past accomplishments Mr. Vassallo states: “Why did our father succeed where others failed? Apart from the fact that he was a hard worker and was surrounded by competent persons, the compelling motive must have surely been his word of honour. He was renowned for his negotiating skills, but once he concluded an agreement with a client there was no going back. He would emphasise that we always have to put the client on top, irrespective of whether the prices of raw material had gone up and we would be working at a loss. The client is right at all times and we should be always there to serve and protect his/her interests. We have to bear in mind that, if the client did not require our service in the first place, we would have long ceased to exist.” This principle applies also in internal dealings. Recently there was a commercial divergence between two subsidiary companies regarding the service rendered to each other. Initially the companies tried to tackle it from an economic viewpoint, but in the end they decided that what really mattered was the end client gets what they deserved. Once they focussed on the problem from this perspective they managed to solve the issue within a couple of months. “My father applied this maxim throughout his working career with whoever he was dealing



CaterEssence Senior Management Team

with, be it bankers, suppliers or clients. We as Vassallo Group need to remember that, whatever project we go in for, the common denominator should always be: works finished on time, within the budget agreed and, to the satisfaction of our clients.”

Although Vassallo Group is nowadays a success story, the management realises that the companies need to work hard to keep up the momentum. They are aware that this is only achieved if the Group continues to instil in their staff a sense of respect towards anybody who comes in contact with the organisation. Even a simple matter like the way a phone call is answered could make all the difference in the world to clients, and these will help to translate into a better product.

“We feel that over the years we have matured a great deal in the way we operate, but we still continue exploring new ways to accomplish our objective. Vassallo Group started out in construction but we were conscious of today’s realities and understood that we could not continue to concentrate solely on this sector. That is why over the years we decided to diversify also in healthcare and hospitality. Although branching out into so many different companies, we would like our employees to understand that we are part of the same journey and together we can take Vassallo Group into the future and beyond. We acknowledge that the 1,700 people we employ could also be 1,700 opportunities to move forward,” concludes Mr. Vassallo.



Alex Tranter

Executive Chairman, CaterEssence

“ We noticed that with proper guidance and discussion, our personnel understood better what our company goals were and what actions were required to adapt to a new business direction. ”

Building a strong relationship in the Catering Industry

Alex Tranter has been occupying the post of Executive Chairman with CaterEssence Ltd since January 2014. Since then, creativity was at the forefront of a change process which he spearheaded within the company: “Our business activity needed transformation. We had to be more efficient as an organisation maximising on the core strengths of



our people.” As a service company involved in food production and contract catering, CaterEssence is highly dependent on its personnel, who ultimately influence the degree of success of the business. Employees who perceive that management is willing to develop, support and invest in them, will focus their efforts towards reaching identifiable goals. “Undergoing change required a lot of innovation, because we needed to rethink how to carry out, organise, control and monitor, our business activities. We needed to take an out-of-the-box approach and challenge what was obvious with a mindset that was free from any historical baggage the company carried. This was the only way we could observe how we could do things differently and better.”

Today CaterEssence is beginning to reap the benefits from a change in management style and orientation undertaken over the last eighteen months. This change process involved a reorganisation of the company business activities and the creation of focused business lines, with assigned direct management business line leaders. As he explains, “the more our people were included in the change process and made to be an integral part of it, the more our personnel responded, adapted and supported

this change process. We noticed that with proper guidance and discussion, our personnel understood better what our company goals were and what actions were required to adapt to a new business direction.”

The fundamental change undertaken by CaterEssence, was to reorganise and transform its business operations into four distinct and different business units: hotel contract catering, homes contract catering, event catering, and the pastry division. Each of these four business units has their own business line leader assigned with all the necessary management responsibilities to run each business line and be in control of performance. This approach has allowed our personnel to participate much more closely in the delivery of the service, and as a result, understand better how to adapt and tweak their efforts to improve performance. “This transformation has given us the ability to monitor our business in a more efficient way, since each business line is given rapid feedback

and results of their performance.” Each business line leader is provided with weekly feedback on business performance so that they can manage, change, adapt, and improve the product and service in line with the respective business goals of each business line. “We also introduced weekly senior management meetings with each business line leader where apart from discussing performance in general, we make it a point to allocate time to see how we can be more creative anticipating market, clients’ needs and quality expectations. We constantly look outside of Malta towards observing larger and more successful businesses similar to ours, to keep up to date to learn how we can further improve our business, our brand, products and services.” Mr. Tranter added.

One major innovation that came about as a result of the creative and transformation undertaken by the Company, was the birth of ‘The Cake Box’ brand. “When I joined the company I noticed that we had extremely talented chefs who produced high quality food. One particular area we identified for

further development was our pastry division, who produce a wide range of high quality pastries, cakes and sweets. Before, our pastry division only sold their pastries internally to other business lines and to a vast number of wholesale clients operating restaurants and cafeterias around Malta. We launched this brand through our own retail pastry outlets selling directly to the general public. We opened our first retail outlet at The Landmark in Qormi on the 4th June 2014 where we were able to display, for the first time to the general public, our new range of cakes, pastries and sweets specifically designed and produced for “The Cake Box”. As a result of the success achieved from this first outlet, a second bigger “The Cake Box” outlet was opened at the Mosta Square in the middle of December 2014. We are extremely happy with the positive reaction and response we are getting from Cake Box clients and are now looking at further growth and expansion of this retail pastry chain we have created, not just geographically, but also with regard to the range of products offered. We are currently working on including a new line of savouries in our Cake Box range of products, which we target to launch early next year.”

Mr. Tranter concluded: “CaterEssence today is a very different company in the way it thinks, performs and delivers. It has increased productivity, efficiency, and produced better outcomes which motivates our personnel to further increase their confidence, and focus to excel. Our personnel are our company’s most precious asset. By providing a clear business vision, ownership and responsibility, coupled with fast and accurate feedback on business line performance, we have managed to re-orientate our business to be more focused, faster in decision making and ultimately more successful on reaching goals.”





Tonio Depasquale

Deputy Chairman, Vassallo Group

“ I foresee a very positive future for the group because it has the necessary foundations and requisites, financial and otherwise, to achieve its ambitious goals. ”

Following his retirement from a distinguished career in the banking sector which spanned over forty years, Tonio Depasquale joined the Board of Directors to help in the further expansion of our group of companies.

He explains “Vassallo is a long established, sound and diversified group of companies and I was therefore pleased to sit on the holding company’s board as deputy chairman”. For many years the group was run almost entirely by family members but as it grew to one of the major companies in Malta, with substantial investments in different economic sectors, the shareholders started acknowledging the need to introduce independent officers and directors who can bring new ideas and views through their experience and advice.

“As a non executive director” Mr Depasquale continued, “I am not involved in the day to day management but I do participate in the decision making process where strategy is concerned. The role of deputy chairman of the holding company sometimes necessitates also my attending board meetings of the subsidiary companies and follow up the implementation of the strategy”.

According to Mr Depasquale one of the major strengths of Vassallo Group is its diversified investments portfolio. What had originally started as a basic, humble construction company, today it has developed into a group of companies with substantial financial investment interest in property, healthcare, hotel and hospitality, information technology, catering and

other smaller investments. Managing these totally unrelated companies requires competent and qualified personnel plus a great deal of energy and commitment. “After more than three years on the board I can say that none of these is missing in the companies within Vassallo Group” he added.

Encouraged by the successful results achieved in the past, the organization is committed to retain its diversification policy and keep on growing further. “I foresee a very positive future for the group because it has the necessary foundations and requisites, financial and otherwise, to achieve its ambitious goals” concluded Mr Depasquale..



Mr Depasquale and Mr Nazzareno Vassallo at the Chairman's Lunch



Robert von Brockdorff

Director, CareMalta

“ I think that the vast experience acquired in insurance, having come up from the bottom rungs of the ladder, together with my down to business approach, has enabled me to pass on my views and my knowledge to the company. ”

More than twenty five years ago Vassallo Group teamed up with Care UK, specialists in the management of homes for the elderly in the UK to set up a home for the elderly in Malta and this was the start of CareMalta. Robert von Brockdorff's association with this company was purely coincidental, due to connections he had through his insurance agency, which represented Commercial Union Assurance. When the company was formed Mr. Nazzareno Vassallo had asked his British partners to appoint two representatives on the Board of Directors of CareMalta. Mr. von Brockdorff went on: "One of them was Mr. Richard Clough who had acted as a consultant for CareMalta, but was also a friend of mine for a good number of years. Since Commercial Union, who were partners in Care UK, were not interested in proposing a representative of their own, Mr. Clough asked them whether they would have any objection to nominate their Maltese agent for the vacant post. They accepted, and, to my surprise, so did Mr. Vassallo, even though I did not know him at the time. Since then, I can say that we have cultivated a steady friendship of now twenty-five years."

Before being appointed a Director of CareMalta, Mr. von Brockdorff had started his career at the age of 19 as an insurance agent representing Commercial Union. He however always dreamt of expanding his business and after merging with a number of other agencies over the years he was involved in the setting up of a Maltese insurance company, Atlas Insurance PLC where he was joint managing director. After a span of 42 years in this business he decided it was time to move on and, on his 61st. birthday, he retired.

His role as Director of CareMalta started from day one of the company and vividly remembers Casa Arkati being built: "We used to go on site to see the progress of its construction, and I still recall the final phase when it was being cleaned out to be ready for the opening." At the launch there were only a few residents, but Mr. Vassallo always demonstrated his great foresight in private homes for the elderly. From Casa Arkati he eventually moved on to

the government home for the elderly in Zejtun, but he was all the time thinking where the next home could be opened. This came about when he next acquired a 30% shareholding in Villa Messina but eventually bought out his partners and the home became the property of CareMalta. This pattern continued with the consolidation of one home after another, culminating in a total of nine homes with others still to be created." I have great admiration for Mr.Zaren Vassallo because of his business acumen and he is always thinking ahead."

The directors meet once a month during which a financial report is presented to all the board members, so they may follow the financial position of the company. They also discuss the CEO's report, ask questions and make proposals.

When asked what assets a person like him brings to CareMalta, he commented:" I think that the vast experience acquired in insurance – having come up from the bottom rung of the ladder, together with my down to business approach – has enabled me to pass on my views and my knowledge to the company. However, CareMalta is extremely well managed and forward looking, this keeps CareMalta a leader in the field for homes for the elderly.

They have a very good organisation and a set up composed of competent professional staff led by Ms.Nathalie Briffa Farrugia as CEO, who is always hands-on, and doing a thorough job. It gives me great satisfaction to be involved with CareMalta as a director."

"Presently I am the oldest director, not only of CareMalta, but most probably in the entire Vassallo Group", he says jokingly. As a matter of fact, he informed Mr. Vassallo on several occasions that the time had come for him to relinquish his post. However, for reasons known only to Mr.Zaren Vassallo the Chairman always persuaded him to stay on." I don't know whether this could be due to the fact that over the years we have built up a close friendship." Last year Mr. von Brockdorff was honoured with the Chairman's Award during the first ever



Mr von Brockdorff being awarded the Chairman's Award at the first edition of the Shine Awards

Shine Awards event held by Vassallo Group. When asked for his views he simply remarked: "I was not expecting this award, and was really surprised that the honour went to me. Mr. Nazzareno Vassallo most probably wanted to acknowledge my long standing term, spanning 25 years, as a board member of CareMalta!"



Charlo Bonnici

Group Head, HR, Marketing and Communications

“ We also aim to create a succession scheme wherein skilled workers close to retirement start instructing prospective employees in their trade. This will ensure a smooth transition between the old guard and new leaders. ”

Investing in the Human Capital

Vassallo Group employs 1700 employees, making it one of the largest employers in Malta. This situation creates a number of challenges related to human capital. “As Group Head of Human Resources,” Charlo Bonnici says, “I have the privilege of meeting several employees, and must add I’m proud of a number of employees who are very experienced and loyal to the company. However we have a responsibility to do our best to retain them, because the local scenario is changing all the time and we need to be constantly aware of developments taking place”. One sector that has lately been experiencing this situation due to a shortage of carers is healthcare. An easy solution would be to throw money at the problem, but ultimately this could be counterproductive to the company’s performance. “This is where creativity and innovation come in” Mr. Bonnici continues. “We tackled this problem by creating an academy to train prospective carers. This institution not only provides us with a number of carers, but allows us to keep an eye on the quality of staff. We have been very proactive in trying to address this shortage and am pleased to say that fresh initiatives have been announced in this regard.”

Vassallo Group intends utilising the same concept in construction, where there is also a shortage of specialised staff like crane drivers and metal workers. “At the moment I am involved in an exercise with this category, meeting them on an individual basis together with their manager to prepare appraisal reports,” adds Mr. Bonnici. During these sessions employees are encouraged to raise issues that might be troubling them. This

is turning out to be a very positive experience since these encounters made him realise how loyal the staff is – there are workers who have been employed for 25, 30 and even 35 years. It is also an opportunity to expose problems and issues facing this sector, thus creating a picture of what can be done for them to feel more engaged. This is not always easy, but some challenges could be resolved through minor innovative measures that won’t affect the company’s performance, e.g. improved working conditions and environment, better health and safety procedures and re-training. Some of the workers offer resistance to change, but most of them are flexible and open to new challenges like learning new trades. This ultimately helps them move up in the company and increases their sense of loyalty. Mr. Bonnici continues: “We also aim to create a succession scheme wherein skilled workers close to retirement start instructing prospective employees in their trade. This will ensure a smooth transition between the old guard and new leaders”.

The organisation employs workers from 40 different nationalities. A number of them still tend to gang together with their co-nationals, but the majority that have been living here for a number of years have assimilated Maltese work practices, so much so that some managed to move up the ladder and acquire better positions. Last year the Group started offering them the possibility of attending Maltese speaking courses to get them accustomed to the language and help them integrate better. Mr. Bonnici states that foreigners are very keen on training. “We recently started City and Guilds programmes for prospective carers and the majority of applicants were non-Maltese. These courses have been conducted exclusively by CareMalta since around 2010 and are replicated at least three times a year. Thanks to our creative strategy, we also launched our very own Training & Development Centre at The Landmark last June. This is open to all sectors and is



already being utilised to train employees from the different companies within the Group”.

The Group regularly organises engagement seminars tackling particular topics. There was, for example, a session on Customer Care, during which employees attended team building exercises which helped them interact with other participants thus allowing them to see the larger picture. Staff meetings are also organised for employees to freely air their grievances. Elections for employee representatives were held recently, and the role of the chosen leaders will be to put forward to management any issues submitted by the staff.

Mr. Bonnici comments about an innovative idea introduced last year through the Richmond Foundation: “The Employee Assistance Programme is a highly confidential service providing psychological support to employees experiencing difficult times due to personal, financial or emotional situations. We ran introductory sessions in all companies, where employees were all briefed about this service and also informed about the negative effects of stress. The feedback was very positive with the service being utilised on a regular basis”.

Mr. Bonnici concludes: “Enhanced employee engagement, which is an aim all companies should strive for, is also the result of creative thinking resulting in new initiatives that make the employee feel valued and appreciated. This will ultimately pay off, since a happy and satisfied worker will give much more to the company, than the employee who feels disengaged and alien to what goes on within the organisation”.





Dragan Donkov

Employment Services Coordinator, Richmond Foundation

“ We also create awareness by carrying out talks on related topics at places of work. This is backed up by counseling sessions from psychologists. Employees are encouraged to phone, in all confidentiality and book the appointment to undergo the required therapy.”

Finding the right balance between work and home



Dragan Donkov has been working as Employment Services Coordinator with the Richmond Foundation since 2010. This non-governmental organisation was founded 22 years ago and focuses mainly on community mental health. In 1993 it started functioning with just one employee, compared to the complement of fifty-five (full-timers and part-timers) there are today. Mr. Donkov explains how they operate: “We do not offer the medical services one would expect in a hospital, but instead concentrate on helping persons to live within the community. To achieve this aim we run a rehabilitation licenced facility service in Birkirkara where people come for a programme of a year. Here they gain those vital skills that will help them later on to integrate and be as independent as they can in the community.” The Foundation in conjunction with Mount Carmel Hospital also has hostels situated in central areas around the island where persons live there permanently with support. These persons previously had nowhere to stay but nowadays are integrated in the community and some of them even hold jobs. Richmond Foundation also provides semi-independent housing which offers specific support to women, as well as some 26 apartments spread all over Malta which are shared by over 50 residents. The organisation

operates a Home Support service which helps people with their daily needs thus allowing them to lead as far as possible an independent life.

Mr. Donkov then spoke about their relationship with Vassallo Group: “This first began when we were planning some maintenance works for our K.I.D.S programme, and in line with their corporate social responsibility they generously offered to help us with the necessary

refurbishment. Eventually we strengthened further our cooperation through the Employee Assistance Programme (EAP) which we run especially for companies.” This concept, which started off with one company in 2001, now includes thirty-two business concerns, meaning that circa 15,000 employees and their families are covered by this programme. Many companies have understood that the beneficiaries from this programme are not just the employees. They also stand to gain because problems distressing the staff affect also their performance. There are also other financial implications. If an employee decides to leave because of stress related problems, the cost of recruiting and training a replacement can cost something in the region of €8000 – €15000.

Through this service the organisation aims to help companies implement certain policies connected to mental health and stress. “We also create awareness by carrying out talks on related topics at places of work. This is backed up by counselling sessions from psychologists. Employees are encouraged to phone in all confidentiality and book an appointment to undergo the required therapy. Most companies

appreciate what we have to offer, and the statistics confirm that many managers refer their staff to us whenever these approach them with personal problems,” continued Mr. Donkov. The service is very simple to use. All employees have to do is call the contact number they were given and book a confidential appointment. Sessions are held daily from Monday to Saturday at the head office, both in the morning and the afternoon. Throughout the years the number of sessions carried out has tripled. This may be due to the fact that companies making use of the service have increased, and also because other organisations, including Vassallo Group, have opened this service to their employees’ immediate families.

When asked to elaborate on the EAP at Vassallo Group Mr. Donkov said: “Talks with the individual companies were initiated in 2012 and the EAP itself was launched concurrently with Arkati Foundation in 2014. The running costs of this service are covered by contributions that the Group’s employees voluntarily pass on to the Arkati Foundation. We planned awareness sessions with all personnel throughout the Group to explain to them that this service was completely confidential and no personal information will ever be divulged to their superiors.” There was positive feedback and a steady flow coming from the employees in general, but the main response came from the healthcare sector. This was very encouraging since people from the caring profession are usually the most reluctant to seek assistance for themselves. The majority of concerns are related to stress, work and personal problems concerning relationships and health. Mr. Donkov concluded by stating: “Thankfully, people nowadays are showing a greater interest in this area and accepting the fact that mental health issues are common and can affect one in every four people. However, when given the proper support, this can greatly improve their health and allow them to get on with their life.”

Vassallo Group Appointments & Promotions



Jenise Darmanin has been promoted as Accountant within Vassallo Group. A fresh graduate in Master in Accountancy, Jenise has been working with the Group since 2010 as a student intern, assisting the Accounts Department at Vassallo Builders Ltd. She is responsible for a number of subsidiaries namely CaterGroup and Powerezi amongst others.

Carlo Aquilina has been appointed Chief Information Officer with Vassallo Group. Carlo has a Masters in Business Administration (MBA) focusing on IT Management, and more than 12 years working experience in various IT Management roles both locally and internationally.



Erika Sammut Micallef has been appointed Group's Marketing and Communications Executive. Having over 10 years experience in the Media and Public Relations sectors, Erika is responsible for all of the group's Marketing and Communications activities under the direction of the Group Head of HR, Marketing and Communications.

Christine Valente has been appointed Purchasing Executive with Vassallo Group. Christine has 14 years experience in this field and is responsible for all of CareMalta's purchasing requirements.



Vassallo Builders

Appointments & Promotions

George Azzopardi has been promoted to Plant Manager with Vassallo Builders Ltd. George will also retain his position as Manager of Scaffolding Solutions.



Thomas Gatt has been promoted to Senior Foreman in charge of the Plant Section with Vassallo Builders Ltd. He is responsible for the coordination of all the Plant and Logistics of Vassallo Builders Ltd.

Silvio Fenech has been promoted Works Manager with Vassallo Builders Ltd. Silvio joined Vassallo Builders Ltd. in 2008 as a foreman, where he was involved in a number of milestone projects. Silvio is responsible for the coordination of a number of construction projects.



Josef Galea has been promoted Cost Planner and Estimator with Vassallo Builders Ltd. For the past 5 years Josef has occupied the role as quantity surveyor. He is responsible for the development of accurate work data, building up of all the necessary rates required for tendering and estimating purposes, preparation and analysing the cost budgets and acquiring advantageous subcontract packages.

CareMalta Appointments & Promotions



Lee Xuereb has been promoted the Group Human Resources Manager, where he is responsible for all human resources issues within the CareMalta Group. Lee has previously occupied the role of Facility Manager within Dar il-Madonna tal-Mellieha and Prince of Wales Facilities. He has been employed as a Manager with the Company for the past 7 years.

Noel Borg has been promoted Senior Nursing Manager where he is responsible for the nursing and caring aspects of CareMalta facilities. Noel joined the group in October 2005 as a staff nurse. In 2010, Noel was appointed as Facility Manager at Casa Arkati Mosta, and later in 2012 he was appointed as a Nursing Manager of Zammit Clapp Hospital Residential Home where he was responsible for the overall management of the facility.



Robert Grech has been promoted Facility Manager at Prince of Wales Apartments. Robert occupies also the role of Rehabilitation Centre Manager at LiveLife. A Physiotherapist by profession since 1989, Robert joined the group in September 2009 as Facility Manager of Villa Messina Home in Rabat.

Martin Bondin has been promoted Facility Manager at Dar il-Madonna tal-Mellieha. He currently occupies also the role of Facility Manager at Cospicua Home. Martin joins the team after a career span of 26 years in the Armed Forces of Malta. His role involves the daily running of both the residential homes, recruiting, supervising and monitoring staff, maintaining excellent standards of care and dealing with residents and relatives.



Tonio Pace has been promoted Nursing Manager at Zammit Clapp Nursing Home. Tonio has recently occupied the same role at Zejtun Home. A nurse by profession, Tonio has been in nursing since 1985 where he worked in various acute disciplines. Throughout the past years, he has supervised nursing students and formed part of the examination board of the Faculty and Health Science in the University of Malta.

Manuel Anto has been promoted Assistant Facility Manager at Casa San Paolo. Manuel assists the Facility Manager in the daily running of the residential Home. He is also involved in the monitoring and supervision of the caring staff .Most recently, he worked at Zammit Clapp Hospital and other residential homes.



Nicolette Sant has been promoted Assistant Facility Manager at Roseville Residential Home. Nicolette has been working with the company for the past 15 years climbing up the ladder when she started working at Casa Arkati as a Carer. She was later on promoted to Senior Carer, Care Ambassador and Leader Carer which brought her to this appointment. She is now assisting with the day to day duties and making sure that Roseville is running to the best of its capabilities.

Denise Caruana has been promoted Facility Co-Coordinator at Bormla Home. Denise recently occupied the role of Facility Administrative Assistant within the same facility. She assists the Facility Manager for the day-to-day smooth running of Cospicua Home.



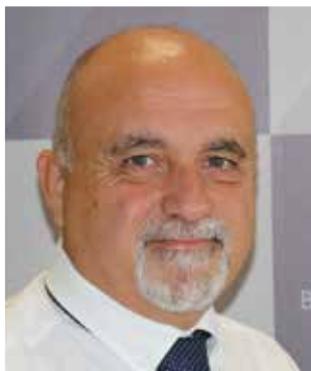
Josette Meli has been appointed Accounts Executive. Most recently she occupied the post of Accounts Clerk at the Bugibba Holiday Complex. Josette is responsible for the processing of invoices, issuing payments and reconciliations for suppliers. She also performs accounts for Roseville Residence.

CaterEssence Appointments & Promotions



Chris Gauci has been promoted to the position of Financial Controller of CaterEssence. With over ten years experience in accountancy, Chris is leading the Finance Department and is taking charge of a ten-strong team. He is responsible for planning, directing and controlling the financial function within the company.

Julian Calascione has been appointed Service and Development Manager of CaterEssence. Julian has worked for reputed establishments both locally and internationally. He is responsible for overseeing the Hotel Service and Cake Box Operations.



Alex Arena has been appointed Purchasing Executive of CaterEssence. Over the last 30 years, Alex has occupied various managerial posts with different Companies in the Procurement and Administration Sector.

Mariosa Pace has been appointed Accounts Executive of CaterEssence. Mariosa has over 7 years experience in finance and accountancy. Under the guidance of the Financial Controller, Mariosa is responsible for preparing and analyzing financial reports including monthly management accounts, and works closely with the Accounts Team to ensure the smooth running of the department. She is currently studying for the ACCA qualification.



Carlo Frascogna has been promoted Senior Sous Chef within the Hotel Kitchen Operations. Carlo is responsible for the running of the kitchens within the Blue Seas Hotels in Bugibba, and together with a team of over 30 chefs and stewards, caters for over 1000 guests each day.

Joseph Mifsud has been promoted Pastry Sous Chef at CaterEssence. Joseph brings with him close to 40 years' experience in the Pastry and Catering Industry. Under the guidance and supervision of the Executive Pastry Chef, he assists in the preparation and service of all sections in the Pastry Kitchen.



Darren Gauci has been appointed Maintenance Technician of CaterEssence. Darren read for the National Diploma in Electrical and Electronics, and holds both the Electrical License 'A' and 'B'. Having 5 years' experience in the Hotel Industry, Darren together with his team, is responsible for the maintenance in all CaterEssence operated locations.

Michael Baldacchino has been promoted Junior Sous Chef at CaterEssence. Having over 5 years' experience within Outside Catering, he is responsible of the Dispatch and Production Supervision for Homes and Outside Catering. Michael takes pride in being part of a dynamic and young kitchen brigade, and constantly strives to serve clients to the highest standards.



Therese Vella has been promoted Senior Payroll Clerk at CaterEssence. Therese has worked in the Payroll Department for the past two years. Having previously worked in the wholesale and retail industry, Therese has over twenty years' experience in accounting and payroll.

Giovanni Meta has been promoted Chef Tournant within the Pastry Department at CaterEssence. Giovanni has over 5 years' experience as a pâtissier, and is specialized in the production of Italian pastries. Today, he is responsible for guiding a team of Chefs and Kitchen helpers in the production of cakes and pastries for a diverse range of clients.



CaterEssence (continued) Appointments & Promotions



Joseph Pace has been promoted Chef Tournant at CaterEssence. Previously overseeing the Kitchen Operations at The Bugibba Hotel, Joseph is now overseeing the Kitchen Operations at the Blue Seas St. George's Park Hotel under the guidance of the Operations General Manager.



Kevin Attard has been promoted Chef Tournant at CaterEssence. He previously occupied the position of Chef de Partie. Kevin together with the rest of his team, oversees the Kitchen Operations at the Blue Seas St. George's Park Hotel. Kevin has many years of experience in the catering industry, focusing mainly in Hotel Catering and Butchery.



Moira Plumpton has been appointed Credit Controller of CaterEssence. Qualified in AAT, Moira has for the past years occupied various managerial positions. She is in charge of debt control and responsible for administering and maintaining of routine accounting records.



Christienne Desira has been appointed Sales Invoicing Clerk in the Pastry Department. She is responsible for processing orders and liaising with the Executive Pastry Chef, Dispatch and Logistics Department.



Maria Meli has been appointed Accounts Clerk at CaterEssence. Qualified in AAT, Maria is responsible for all entries and postings in the Purchases Ledger, the administration of accounting records, the issuing and reconciling of payments and assisting other members of the team.



Employees honoured in the 2nd edition of the Shine Awards

The Group has once again organized another edition of the Shine Awards. The event which was held on the 4th of June brought together a number of employees forming part of the Group's companies, who were recognized in various categories.

A number of other employees were also awarded for reaching milestones in their careers. The categories for this year were the Customer Focus Award, the Green Initiative Award, the Successful Project Award, the Service Quality Award, The Safety Award, the Smart Appearance Award, the Best Supervisor Award, the Best Manager Award. This year, the organizing committee introduced also 4 new awards: the Best Arkati Ambassador Award (won by 2 employees), the Training and Development Award, the Use of Social Media Award, the Best Employee Award (won by 2 employees). This year veteran employee Joe Borg received 2 different awards; the Green Initiative Award and the Chairman's Surprise Award.

More than 140 employees from all the companies forming part of the Group, were also awarded for their milestone achievements that ranged between 5 years to 40 years of service. Awards were also given to a number of Vassallo Builders employees who recently retired from work. Other significant awards in various aspects of the Group's operations, mainly the 3R's Philosophy, Debt Collection and Slow Moving Stock were also presented. The chairman's staff, at Villa Amadeo, were also presented with the Surprise Award by the Group's Chairman for their team effort.

Mr Nazzareno Vassallo, Chairman of Vassallo Group congratulated all the nominees and winners and thanked them for all their dedication and hard work within all the respective companies. He also unveiled that next year the Group will be launching a major project in the disability sector.

The 2nd edition of the Shine Awards was presented by TV Personality Corazon Mizzi. Some 700 guests, were afterwards treated to a reception at the Diamond Piazza organized by Catermax.

Mr Pio Vassallo, C.E.O of Vassallo Builders Ltd and Mr Christian Vassallo, Director of Vassallo Group were this year recognized for reaching their milestones of 15 years and 10 years respectively.



Customer Focus Award

Jacqueline Cassar

Green Initiative Award

Joe Borg





Successful Project Award

Casa San Paolo

Service Quality Award

Alessio Aquilina



Safety Award

Omoruyi Sunday

Smart Appearance Award

Philip Grima



Best Supervisor Award

Sunny Camilleri

Best Arkati Ambassador Award

Josette Agius & Sandra Calafato



Training and Development Award

John Zammit & Joe Aquilina

Use of Social Media Award

Edison Scicluna



Best Employee Award

Elisa Azzopardi & Vanessa Olivieri

Best Manager Award

Mario Debattista



3Rs Philosophy Award

Silvio Fenech

Debtors Collection Award

From Left to Right: Carol Cassar, James Sciriha, Christopher Gauci, Silvana Borg and Elisa Azzopardi



Slow Moving Stock Award

Eusebio Muscat

Surprise Award

Chairman's Office & Joe Borg



Vassallo Builders Ltd

5 years



Igor Zailac

MUSCAT KEVIN
 GATT THOMAS
 VELLA MANDY MARIJA
 GRUJIC RAJKO
 KOVACEVIC SRDJAN
 MEDIC DJORDE
 MILOSEVIC MILAN
 ZAILAC IGOR
 DERMENDZHIEV MITKO
 STEVANOVIC VLADICA
 IVANOV HRISTO RAYCHEV

JERRY HENRY
 CETKOVIC CEDOMIR
 KVRGIC SRDAN
 SUSAK ZDRAVKO
 MITREV GEORGI DIMITROV
 TENCHEV TENCHO ZHIVKOV
 MICALLEF CHRISTIAN
 ABELA PAUL
 CARDONA KEVIN
 DEMANUELE SAVIOUR

10 years

BUSUTTIL DUNCAN
 VASSALLO CHRISTIAN
 VASSALLO RENO
 GALEA JOSEF
 UCCIARDI DANIEL
 MICALLEF MARIO
 PACE SILVANO

CIANTAR MARK
 COLOMBO CHRISTIAN
 D'ANASTASI EUGENIO
 DIMECH ELVIN
 FARRUGIA RENALD
 SPAGNOL PAUL



Duncan Busuttil

15 years



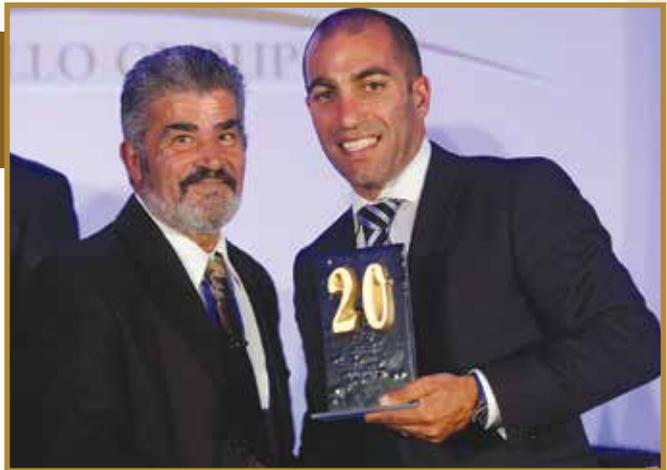
Nancy Vassallo

VASSALLO NANCY
 VASSALLO PIO
 BORG STEPHEN
 OHAEGBU GORDIAN

AGIUS EUGENIO
 CAMILLERI CHRISTIAN
 GATT FRANCIS

20 years

FENECH MARTIN
BORG DAVID
EMANUEL FALZON



Emanuel Falzon



John Zammit

25 years

ZAMMIT JOHN
DEGIORGIO MARTIN

40 years

Alfred Portelli



CareMalta

5 years



Nicholas John Dingli

- | | |
|--------------------------|----------------|
| DAMATO JOYCE | ROSEVILLE |
| MAGRO GRACE | ROSEVILLE |
| MICALLEF MARIA LOURDES | ROSEVILLE |
| EL KHABULI OSAMA | ROSEVILLE |
| CASSAR PRISCILLA | ROSEVILLE |
| DINGLI NICHOLAS JOHN | ROSEVILLE |
| GAUCI ANNA | COSPICUA HOUSE |
| REYNOLDS NORMA | COSPICUA HOUSE |
| GHIRXI PRISCILLA | COSPICUA HOUSE |
| CAMILLERI SUSAN | CASA ARKATI |
| GERADA MARY GRACE | CASA ARKATI |
| TANTI DORIS | CASA ARKATI |
| GRECH ROBERT | HEAD OFFICE |
| SCIRIHA JAMES | HEAD OFFICE |
| SCERRI LUCIANO | MELLIEHA HOME |
| CHELLI CIAPPARA ISABELLE | MELLIEHA HOME |
| BORG ANTIONE | MELLIEHA HOME |
| VELLA MARIA VICTORIA | V MESSINA |
| VELLA FREDERICK | V MESSINA |
| MIFSUD JOSEPHINE | V MESSINA |
| GRECH SAMANTHA | V MESSINA |
| SCHEMBRI SAMANTHA JANE | V MESSINA |
| SEISUN SILVIO | V MESSINA |
| DEBONO M OLIMPIA | V MESSINA |
| MIZZI BRENDA | V MESSINA |
| GALEA SABRINA | V MESSINA |
| BUGEJA ROSANN | ZAMMIT CLAPP |
| GRAVINA FEDERICA | ZEJTUN HOME |
| CAMILLERI MARY GRACE | ZEJTUN HOME |
| CIANTAR TRACY | ZEJTUN HOME |
| GALEA MARINA | ZEJTUN HOME |

15 years



Ruth Tanti

10 years



Ruby Pace

- | | |
|------------------------|----------------|
| PADOVANI GINIES MIRIAM | COSPICUA HOUSE |
| PACE RUBY MARY | COSPICUA HOUSE |
| CASSAR PATRICIA | COSPICUA HOUSE |
| FARRUGIA SANDRA | COSPICUA HOUSE |
| RIZZO DOREEN | CASA ARKATI |
| SCHEMBRI PRISCILLA | CASA ARKATI |
| CUSCHIERI SIMON | POW |
| GRECH SAVIOUR | V MESSINA |
| GATT GRAZIELLA | V MESSINA |
| FARRUGIA MARIA CARMELA | V MESSINA |
| LOMBARDO MARY ROSE | ZEJTUN HOME |
| DEMANUELE MARYGRACE | ZEJTUN HOME |

20 years

AZZOPARDI ODETTE
 MICALLEF EMILY
 XUEREB RITA
 BONGAILAS INGUANEZ BRIDGETTE
 SIMIANA SANDRO
 AGIUS CHRISTINE
 PACE EMANUELA
 MICALLEF CARMEN
 TANTI RUTH
 ABELA MARIA LOURDES
 SCHEMBRI TESSIE
 SALIBA ROSE
 SPITERI VLAHOVIC PURITY
 MANSUETO LORRAINE

COSPICUA HOUSE
 COSPICUA HOUSE
 COSPICUA HOUSE
 COSPICUA HOUSE
 COSPICUA HOUSE
 COSPICUA HOUSE
 CASA ARKATI
 V MESSINA
 V MESSINA
 V MESSINA
 V MESSINA
 V MESSINA
 ZAMMIT CLAPP
 ZEJTUN HOME



Paul Zammit

ZAMMIT PAUL
 DESIRA FRANCIS

COSPICUA HOUSE
 CASA ARKATI

CaterEssence



Maryanne Bezzina

5 years

AMATO GORDON
 BEZZINA MARYANNE
 BONACI ANDRE
 CAMENZULI SUSAN
 CAMILLERI SUNNY
 CARUANA RONNIE
 CINI DARREN
 CUSCHIERI RAILEEN
 DA SILVA MALISSA
 DA SILVA STEPHANIE

GATT KEITH
 GRIMA SILVIO
 KOJO ADJEI ALBERT
 MICELI REUBEN
 MIFSUD RAYMOND
 SAMMUT JOANNE
 SCIBERRAS ANTHONY
 SCICLUNA ANTHONY
 SPITERI ANTHONY
 TROMP JOHANNES



Reuben Miceli

Chairman's Lunch

The Chairman's Annual Lunch was held at the Casino Maltese in Valletta. The guest of honour was Her Excellency the President of Malta, Marie Louise Coleiro Preca. Some 150 guests attended this lavish lunch organized by Catermax.



Christmas Party

The 68th Annual Christmas Party was held at the Casino Maltese. Over 1000 employees forming part of Vassallo Group together with their spouses and partners attended the party and enjoyed a great night out.

CareMalta launches its new Voluntary project

CareMalta together with SOS Malta launched a new voluntary project, Volcare. The aim of Volcare is to organize and enhance voluntary services through the engagement of active citizens to support residents and relatives in all CareMalta's facilities. Present for the launch was the Hon. Michael Farrugia, Minister for the Family and Social Solidarity who encouraged such initiatives to further promote the volunteering sector.





First Arkati Foundation Day celebrated

Vassallo Group organized for the very first time the Arkati Foundation day which was held on the 13th of February. The Arkati Foundation is an internal charity run by the Group and its aim, is to involve and encourage employees to make donations towards the Arkati Fund. The Arkati Foundation utilises the funds to help other employees who have been affected by extenuating circumstances, such as illness, the death of a relative, or other misfortunes.

CareMalta shares fruitful experiences in the UK

As part of its efforts to strengthen its quality assurance procedures and related structures, CareMalta collaborated with two acclaimed elderly companies in the UK, Somerset Care and Cornwall Care. This overseas experience, gave CareMalta the opportunity not only to learn further, but also to exchange information on procedures and practices that the company adheres to.



Engagement Seminar

"The Customer is our Business," was the main theme chosen by Vassallo Group for its Engagement Seminar which was organized on the 26th of February at The Diamond in Qormi. The Seminar was organized mainly for the company's employees who deal directly with customers on a day to day basis. Mr Pio Vassallo, Group's CEO spoke about the importance of giving one's utmost towards the clients and understand further their needs. Ms Ritienne Scerri from Misco emphasized on the notion that without employees there will be no customers or existing companies. Mr Paul Pace, Assurance Manager at CareMalta spoke about the importance of one's image at the place of work whilst Mr Christian Vassallo, Director of Vassallo Group presented the employees with the future vision of the company.



Celebrating Women's Day in style

This year's Women's Day Lunch was held on the 10th of March. The event was hosted by Vassallo's Group's Chairman Mr Nazzareno Vassallo. The guest of honour was Mrs Michelle Muscat, the Prime Minister's wife. Present for this event were the women Directors, the women bankers consultants and female employees who work within the Group and its subsidiary companies. As per the International Women's day Motto, this year's theme was "Make it happen."



Easter Treats

It has now become a yearly tradition for our Chairman to visit every care home and personally distribute "figolli" to every resident. On the same day the Chairman joins the rest of the Board of Directors and Vassallo Builders employees for drinks. He also presents a "figolla" to all of the employees.



CareMalta organizes its yearly Sports Day

This year's Sports Day was organized on the 27th of April at St Aloysius training grounds. Employees from the 9 different homes that the company operates, together with the employees from head office, got together to compete and have fun in various games and activities. The turnout for such an activity is always a favorable one and this represents the positive and encouraging attitude of the employees, to participate in the company's extra curricular activities.



Corporate Seminar

Vassallo Group organized its yearly corporate seminar on the 21st of May at the Diamond in Qormi. Human Resources and Social Media, were the main topics discussed during this event. The guest speakers were Ms Claudine Attard from PWC Malta who gave a presentation about the vision towards the company's future, Dr Ian Spiteri Bailey who spoke at length on Employment Law and Mr Clayton Zammit from Hive Ltd who spoke about the importance and emerging life of Social Media.

10 Million Euro investment for CareMalta's new Home for the Elderly

CareMalta inaugurated its 9th home, Casa San Paolo on the 2nd of June situated in the hub of Bugibba. The home was inaugurated by the Hon. Prime Minister Dr Joseph Muscat and blessed by the Maltese Archbishop, H.E. Mgr. Charles J. Scicluna and was attended by some 500 guests. The home accommodates some 191 residents and features public areas for recreational activities, 2 main dining rooms, a wellness centre, a large multi-purpose hall, 3 lounges, a large pool and a chapel.



State of the art Training and Development Centre inaugurated

The Group's Training and Development Centre held at the Landmark Business Centre in Qormi was officially inaugurated on the 4th of June. The centre will serve to host all the training courses of the CareMalta Academy which will take over all the care related courses including the City and Guilds accredited courses. The Group is aiming to start a new era with the consolidation of in house training and also build strong relationships with external learners. In fact, the Centre is also open for learning initiatives mainly for the organization of talks, courses, seminars, launches, work shops and press events.



Shine Awards

The 2nd edition of the Shine Awards was indeed a huge success. The event was held on the 4th June at the Diamond. Employees forming part of all the companies within the group were rewarded for their outstanding services in their respective companies.



Ice Bucket Challenge

Vassallo Builders employees took part in the ice bucket challenge to raise funds for ALS Malta Foundation which is a national charity in Malta focused on MND care, research and campaigning.

Dementia Awareness Week

For the very first time, CareMalta organized a Dementia Awareness Week between the 15 and 22nd of September. Various events mainly informative lectures on Dementia were organized to inform the general public and the elderly residents at our homes.



Dress Down Day

Vassallo Group has presented a number of tablets to the Autism Parents Association which were purchased through proceeds collected during this year's dress down day, whereby employees forming part of several companies within the Group donated an amount of working hours towards such a good cause. The Autism Parents Association is a non-governmental association, designed to help and facilitate the process to families, with children with autism.

Vassallo Builders get new uniforms

Vassallo Builders employees forming part of the construction department have traded their old uniforms to a more brightly colored garment. The new colours are red and grey.





New uniforms for Vassallo Joiners

Vassallo Joiners have been presented with their new uniforms in line with the Company's corporate colours of gold and brown. The company vehicles have also been wrapped with the new colours.

CareMalta organizes an Open Day to celebrate Care on an international scale

CareMalta has joined forces with the National Care Forum UK, the Aged and Community Services Australia and the South African Care Forum to celebrate the National Care Home Open day. All the 9 homes administered by CareMalta were all open for the general public. The highlight of the event was the opening of Ta' Piju Bocci Club which was inaugurated at Casa Arkati in Mosta by the Hon. Justyne Caruna, Parliamentary Secretary for Rights of Persons with Disability and Active Ageing.





Vassallo Group employees give a helping hand in the CSR Day

A number of employees forming part of the Vassallo Group of Companies, took part in a challenging and exciting experience at the company's annual Corporate Social Responsibility Day. The institution chosen this year was K.I.D.S, a children's home which forms part of the Richmond Foundation. This experience served to bring together employees from different companies, to work along in a team whilst at the same time helping those in need.

Summer Parties

CareMalta organized its summer party at Caffè Del Mar in Qawra. More than 500 employees attended the event.



CaterEssence organized their summer staff party at The Diamond in Qormi, whereby everyone managed to unwind from the daily working routine and mingled with their colleagues in a relaxed environment.



emCare supports Id-Dar tal-Providenza with care solutions

emCare has provided Id-Dar tal-Providenza with care solutions for one of its community homes in Qawra, Akkwarell. The devices are aimed at putting the residents' minds at rest, accident prevention, as well as maintaining their independence within the home.

MFCC launches new stage for the Joseph Calleja Concert

MFCC was entrusted with the stage structure for the Joseph Calleja concert which took place earlier this year at the Luxol Grounds in St Andrews. MFCC via its subsidiary Right Structures has staging material which allows for the construction of various stage designs and configurations. The stage is a complete semi-circular arch which produces a great impact in both aesthetic presentation as well as its technical and loading capabilities.



6PM GROUP **Blithe**

6PM announces the acquisition of Blithe Computer Systems

6PM have acquired Blithe Computer Systems which was set up in 1999 and specializes in the provision of information systems and services for the healthcare sector. 6PM Blithe is the market leading supplier of IT solutions to both the sexual health and substance misuse sectors, with over 700 installations throughout the United Kingdom.

Qualifications for CareMalta's Academy students and employees

More than 293 employees working with CareMalta and students forming part of the CareMalta Academy have successfully completed the City & Guilds Course and the Foundation Certificate in Health Care. A number of new courses were also organised. Certificates were distributed by CareMalta's CEO, Mrs Natalie Briffa Farrugia, representatives of the CareMalta Academy and Mr Thomas Mallon, Quality & Excellence Manager, City & Guilds, Europe.



Teambuilding activity for CareMalta's Management

The CareMalta's management team headed to Sicily to organize their yearly teambuilding activity. This year's theme was "CareMalta and I". Each year this event offers the opportunity for the Management Team to learn more about each other and to share their thoughts which helps in uniting and solidifying the team to continue leading CareMalta and confirming it as Leader in Care.



New appointment at 6pm

Sir Jonathan Michael has been appointed as Chief Medical Officer at 6PM. Sir Jonathan is a distinguished clinician and former Chief Executive of three NHS trusts. In his new role, Sir Jonathan will help to further develop the company's existing portfolio of solutions, currently present in over 170 NHS trusts that support the NHS' clinic quality and efficiency outlined in NHS England's Five Year Forward View.



Personal Assistants

Personal Assistants are required to work closely with senior executives or directors to provide administrative support on a one-to-one basis. They help top management to make the best use of their time by dealing with secretarial and administrative tasks. PAs need extensive knowledge of the organisation in which they work. They need to know who key personnel are (both external and internal) and understand the organisation's aims and objectives. The role of a PA, as we shall see, varies considerably according to the nature of the work they are assigned to.



Audrey Muscat Debono has been employed as Personal Assistant to the Chairman of Vassallo Group for the last two years. "My job entails spending several days of the week out of office in order to attend meetings and keep minutes of whatever is discussed. Sometimes I also accompany Mr. Vassallo at other events of a social nature."

When at the office she takes the opportunity to catch up with the workload that accumulates during the week. Ms. Muscat Debono explains: "I go through all the electronic mail that Mr. Vassallo receives, analyse them in detail and classify them according to the order of importance. I try to filter the huge amount of e-mails that come in on a regular basis, and whenever possible reply to those requests that could be tackled from my end. The Chairman receives all kinds of queries related to specific companies within the Group."

Mr. Vassallo expects to be kept updated with all that is happening, and the best time to do this is while the PA is travelling with him. He had taught her to utilise that otherwise idle time productively, and she now admits to finding it very convenient to update him, and deal with telephone calls and appointments while in transit. Ms. Muscat Debono continues: "My responsibilities include managing Mr Vassallo's diary and organising meetings, organising travel and preparing travel itineraries, carrying out research on prospective clients, services or products the Chairman would be interested in, following up on emails being sent by Mr Vassallo. I am also involved in organising events like the Women's Day Lunch, Shine Awards, Chairman's Lunch and Christmas Staff Party and next year being the 70th Anniversary of the Group we are in discussion to organize more events and activities spread through the whole year."

Mr. Vassallo's office is situated in a converted old house, and as his Personal Assistant she has to make sure it is kept in a presentable condition apart from managing and reviewing filing and office systems and sourcing and ordering stationery and office equipment.

I also deal with all queries related to people who will be travelling to Malaysia that knock our door looking for assistance and information since Mr Vassallo is the Consul of Malaysia as well.

I have to mention that, since I spend most of my time out of office, I am grateful for the cooperation I get from the rest of the team at Villa Amodeo. I know I can rely on them to follow up on some urgent matter or take note of any incoming calls.

I admit that my job is very demanding and takes up most of my time, but it gives me a lot of satisfaction, especially when I see that my efforts never go unnoticed by Mr. Vassallo" concluded Ms. Muscat Debono.



Audrey Galea has been employed with the company for 22 years. She started out as a secretary and was later promoted to Executive Secretary in the Commercial Department. Five years ago Ms. Galea was appointed as the PA to the CEO of Vassallo Group and Vassallo Builders, Mr. Pio Vassallo.

She explains: "My position as Personal Assistant covers several different tasks which need to be seen to on a daily basis. I start the day by going through the local newspapers, and scan the pages to check for any calls for tenders or articles related to the construction industry, in particular for any report which may concern Vassallo Builders. These tenders or articles are then forwarded to those responsible for the necessary action". She is responsible for organising meetings for Mr. Vassallo and ensures he is kept aware of all his appointments. She also forwards any important messages that may require his immediate attention and whenever an important communication arrives in his absence Ms. Galea makes it a point to scan it and send it to him. Her tasks also include booking flights and accommodation for any trips abroad that he may have to make.

Besides her role as PA to the CEO, Ms. Galea is responsible for the archiving of all documents related to tenders and contracts awarded to Vassallo Builders. "Every contract is assigned a specific job number. I keep a record of all the relevant documentation required during all the different stages of the tendering process: from submitting the quotation at inception, all the way to the award of the contract. All tender submissions and contract documents are scanned and uploaded onto our electronic documentation management system which I administrate. In this way these documents are readily accessible for viewing by all authorised personnel both in the commercial and accounts departments. This system

reduces unnecessary printing and files can be accessed by more than one person at the same time even from hand held devices," she stated.

Ms. Galea says that whenever the need arises she can always rely on the support of Ms. Sarah Portelli from front office who assists her especially when it comes to meeting deadlines related to tendering.

She concluded "I always do my utmost to ensure that visitors to our offices get a good impression of Vassallo Group".



Denise Tierney started out 10 years ago as secretary at one of the facilities. She then went on to head the Payroll Department, and four years ago took up the role of Personal Assistant to the CEO of CareMalta, Ms Natalia Briffa Farrugia.

The element of flexibility in her role allows her to carry out work duties from home. That does not mean that she can take things easy. On the contrary, before even arriving at the office, she would already have gone through the company e-mails first thing in the morning, and starts to take action on them. The CEO is also involved in a number of organisations/bodies other than CareMalta, either in the role of Director or as Board Member. "This means that I get several communications which at times I have to filter, analyse their importance and prioritise accordingly. As PA, I am responsible for managing both incoming and outgoing internal mail for all nine facilities in our care. Since we run a number of state homes we also receive correspondence from the Ministries and Government Departments whereby I assist and delegate tasks to the persons responsible," she continues.

Apart from her normal daily duties Ms. Tierney is from time to time involved in the organisation of special events related to CareMalta, such as the recent inauguration of Casa San Paolo. Her role in such cases would be that of managing a specialised team to make sure the necessary preparations are completed in time to the satisfaction of all concerned. She also coordinates some tasks with her colleague, CareMalta's Receptionist Ms. Paulanne Chircop, e.g. drawing up the daily schedule of the drivers assigned to Head Office to make sure that there is an order of prioritization in the errands that are carried out.

"I acknowledge that the demands of this job can sometimes seem overpowering because of certain deadlines that need to be met. However the element of flexibility has so far allowed me to somehow maintain a delicate balance between work and my personal life," Ms. Tierney concludes.



Jackie Cordina

Property Administrator

Jackie Cordina is one of the latest employees to have joined the ever-growing family at Vassallo Group. She was first recruited in January 2014, and just over a year later, in March of this year, she was assigned to the Real Estate division where a number of residential and commercial properties are available for sale or leasing. "This department is situated in the Chairman's office where I am personally involved in all the relevant phases from start to finish. When I am away from the workplace any incoming queries are tackled by the receptionist, and as a result she has to keep herself updated on what is happening. I have to work hand in hand with the maintenance team who are kept continuously busy taking care of all necessary repairs and upkeep of our holdings, both vacant and leased. Whenever a property becomes available I liaise with the Marketing department to upload the pertinent details onto the relevant websites, e.g Vassallo Group Malta, The Landmark Malta and Tagliaferro Business Centre. I also keep regular contact with all the estate agents to update them on existing opportunities to be included in their publications. I then back this up by mailing them flyers with all the details in our portfolio," explained Ms. Cordina.

When a customer shows an interest in open plan office/retail spaces she always makes it a point to involve the architect in the viewing appointments, since she does not consider herself competent to determine certain issues regarding the desired layout of the offices, positions of air-conditioning units, etc. Once a sale or lease has been secured Ms. Cordina's contribution does not stop here. She then has to take on the role of a customer care representative, and will be the client's first point of reference in case of any queries. Once the nature of the problem has been identified she then contacts the pertinent section to tackle the particular situation. She then makes sure to follow this through to ensure that the customer is fully satisfied with the outcome.



Ms. Cordina continues: "We need to be creative enough to find new ways and means how to present a property in a more attractive manner. At the moment I am in contact with the Marketing Division where we are looking into the possibility of creating a Facebook page exclusively for Real Estate. From time to time we also analyse past marketing campaigns to see what did not work out according to our expectations. We are always on the lookout to see how we could improve our promotions. Sometimes it is a question of revamping our advertisement with new images. In other cases we could need to refurbish the property to make it look a bit more appealing".

There are properties that are easily swallowed up while others tend to take ages to be sold or leased. The situation of the latter could be

put down to the locality. Office space in the Sliema area sells much faster than its equivalent in the south of the island. Town houses, houses of character and farmhouses are also in demand and do not remain for long on her books.

The division receives constant requests from foreigners seeking these types of properties, both for direct sale to retirees or for leasing to business executives.

Ms. Cordina wraps up this interview by stating: "I believe that success in this sector depends mainly on the kind of reputation one manages to build with the clients. Today's market is very competitive and we have to try and be one step ahead of our rivals. This is where our creative edge has to come in".

Jackie concluded by thanking Mr Nazzareno Vassallo for this opportunity.

Marketing and Communications

Safeguarding the Vassallo Group Brand

The Marketing & Communications department was set up within Vassallo Group around 5 years ago. Headed by Charlo Bonnici, who is also responsible for Human Resources management at Vassallo Group, the department's first task was to undertake the rebranding process of the Group. The new brand identity was launched in time for the Group 65th anniversary celebrated on 4th June, 2009. Consequently, a number of changes had to be effected in order to align the Group's marketing efforts.

In 2015, the Marketing and Communications team started implementing a new Marketing & Communications strategy aimed at taking the Group's image to a higher level. Late last year a decision was taken to invest in the Group's own audio-visual equipment. This decision started being implemented in December 2014 and today the Group can boast of having what it takes to handle all types of events. The department has also started producing its own videos that are being used both in the social media as well as in the Group's events such as the annual Shine Awards.

Social media is becoming increasingly important as an effective communication vehicle. For this reason, the Group has set up and is nurturing its own Facebook pages as well as Youtube channels. Throughout the year it has increased in the number of likes on all the pages and is aiming to reach new targets in the coming months. Our Social media can only achieve the desired success if it gets the widest possible support from all the stakeholders including employees. The sharing of status updates, the posting of photos, the liking of posts are all actions which signify active participation and not just passive visiting and viewing. Other initiatives such as the introduction of internal newsletters has created a more direct contact between the team and all the employees forming part of the Group.

The department has also embarked on a revamping exercise of a number of its websites. The Group's main website as well as Caremalta will be the first to get an overhaul.

Another area which falls under the responsibility of this department is events. In the past months the team has supported major Group events such as the Shine Awards, the Woman's Day event, the opening of the Training and Development Business Centre, the opening of Casa San Paolo and other significant events. The team will also support and be responsible of organizing the events and initiatives tied to the Group's 70th anniversary next year.

The team looks forward to further enhancement of the Group's brand identity in the coming months. As Vassallo Group turns 70, our team is determined not only to safeguard the Vassallo Group brand but also to help it stand out in a scenario of fierce competition in business.





Joe Saliba

Chairman, Arkati Foundation

Group. In fact each company within the Group participates in this charitable cause by offering to the Foundation an annual amount equivalent to €2,500. As a result of this scheme, it becomes evidently clear that, as more and more workers are convinced to become members, the Foundation would be in a much better position to help and support those unfortunate employees who might end up passing through rough times."

When questioned about his involvement as Chairman of Arkati Foundation, Mr. Saliba replied: "My main role is to communicate with as many Vassallo Group employees as possible and encourage them to become members of the Foundation. Another responsibility is that of meeting with all board members to assess the requests we receive from time to time, evaluate the merits of each particular case and ultimately determine what kind of support the Foundation is able to offer. Moreover, together with all the board members, I try to develop and organise events to make the Foundation's aims more widespread, increase its membership and so generate more funds for distribution."

Mr. Saliba later went on to explain how helpful and beneficial the Foundation is towards the employees. "I am sure that all those who are reading this interview would like to believe (or at least wish) that they will not end up having to benefit personally from what they will be donating to the Foundation. I honestly hope that this will be the case for all of us. Unfortunately, reality

has a tendency of dictating matters in a different manner, with the ensuing result that from time to time there are (and always will be) members of the Foundation who will be going through difficult situations, and will inevitably need support, maybe even financial backing, to help alleviate these hard times. For those members of the Group who will thankfully never have to go through such a trying experience, participation in this scheme will surely be a blessing, and the yearly contribution will become a noble gesture as well as an act of solidarity with our colleague members. Throughout the years Arkati Foundation has helped a considerable number of employees within Vassallo Group, and to date it has distributed more than €100,000 in contributions to those members in need. This year alone, the Foundation has already distributed €15,000 and assisted more than 10 employees. Apart from financial help, the Foundation also provides free psychological support to its members through the professional services offered by the Richmond Foundation. Quite a few employees within Vassallo Group have made use of this confidential service, resulting in over 100 sessions being held so far."

The greatest motivation for an employee to join the Arkati Foundation, explains Mr Saliba, should be the awareness of what happens to the funds that are collected from each member. "I would also like to encourage the remaining employees within the Group, who are not as yet members, to join Arkati Foundation."

Following his highly successful nine-year stint as Secretary General within the Nationalist Party, Joe Saliba retired officially from politics and was appointed a member on the Board of Directors of emCare360 Ltd. He is currently also the serving Chairman of Arkati Foundation.

We requested Mr. Saliba to describe, in a nutshell, what the Foundation is and how it operates. "Arkati Foundation is a non-profit organisation within Vassallo Group which was set up twenty-four years ago, through the personal initiative of Mr. Nazzareno Vassallo and his family in 1991. The principal aim of the Foundation is to assist and support financially all those employees within Vassallo Group who, from time to time, may find themselves in difficult situations. This can be achieved by encouraging all employees to become members by agreeing to forfeit just one day's leave each year to the Foundation, or else donate the corresponding value of €30. Apart from the employees' contributions, the Foundation is also financially sponsored by the entire Vassallo

Financial Statements 30 November 2014

Income and Expenditure Account

Year ended 30 November 2014

	Note	2014 €	2013 €
Revenue			
Investment gains		10,079	9,839
Donations		13,063	12,655
Fees and Charges		-	(223)
Tax at source		(1,219)	(1,223)
		21,923	21,048
Allocated to:			
Accumulated funds		10,962	10,524
Distributable fund 2013/14	4	10,961	10,524
		21,923	21,048

These financial statements were approved by the board members, authorised for issue on 13 February 2015 and signed on its behalf by:

President

Member

Statement of Affairs

30 November 2014

	Note	2014 €	2013 €
ASSETS AND LIABILITIES			
Non-current assets			
Held-to-maturity investments	5	216,132	201,093
Current assets			
Other receivables		2,970	5,257
Cash and cash equivalents	6	10,280	14,042
		13,250	19,299
Total Assets		229,382	220,392
Current Liabilities			
Distributable Income		21,407	20,891
Net Assets		207,975	199,501
Represented by:-			
Capital Fund	7	11,647	11,647
Distributable Fund	4	21,407	20,891
Accumulated Fund	8	174,921	166,963
		207,975	199,501



Mary Zammit

Former Employee, Prince of Wales

Mary Zammit is married with two children. While her children were young and dependent on their parents she devoted her time to them as a full time mother. Once they were grown up and left home to start a new life of their own, Mary wished she could find work helping other people. On one particular occasion, while she was visiting the home for the elderly in Cospicua some six years ago, she was handed a job application form and decided to fill it up, thinking that she would not have to travel much from her home town of Zabbar. Mary continued:

suddenly crashed into them and she was hurtled to the middle of the road. The impact was so strong that she was left unconscious and did not realise what had happened to her. The injuries were very severe and she had to spend six weeks in intensive therapy. Following this period of recovery she was sent to another ward for two weeks, during which time she was regularly visited by her colleagues and Mr. Robert Grech, Manager at Prince of Wales. Mary's husband once asked Mr. Grech whether it would be possible to allow her rehabilitation period to be carried out at LiveLife, and when they were able to move her, she was transferred to Sliema. While there, she spent about seven weeks undergoing therapy sessions to regain the use of her legs.

Mary is full of praise for the specialized treatment she received because, as she said:

others who were not so lucky would surely appreciate the use of these funds.

She finished by making an appeal to all workers at Vassallo group: "I pray that none of you will end up in a situation like mine. These incidents however do happen, and it's only when you experience such misfortunes that you really start to appreciate an initiative like the one introduced by the Arkati Foundation. I therefore encourage all those who have not yet signed up to do so straight away. The small monthly contribution is well within one's means, and will not leave a dent in your pockets. On the other hand it might make a world of a difference to those persons who end up with their backs to the wall due to unforeseen circumstances," Mary concluded.



Mary being visited by Mr Joe Saliba and Mrs Natalie Briffa Farrugia on behalf of the foundation



Mary together with her husband receiving monetary contribution by the Arkati Foundation Committee representatives and CareMalta's Managers

"When I was contacted by CareMalta however, I discovered that the vacancy was for the Prince of Wales Apartments in Sliema! This change of plan however did not discourage me, even though I had to take four buses to work and back on a daily basis." Mary used to carry out cleaning duties diligently and got on very well, not only with her colleagues but with the residents as well.

One Saturday she was returning home from shopping with her husband, when a car

"I left the hospital in a stretcher feeling helpless, and came out of the rehabilitation centre walking again. Had it not been for the Arkati Foundation scheme however, I would have certainly not been able to afford the costs of this professional therapy." Mary recalled that, upon starting work with CareMalta, she had immediately accepted to pay the small monthly contribution into the fund. She used to insist with her colleagues that even if she might never need to benefit from the money collected,



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- Malta Freeport Terminal II
- Corradino Correctional Facilities



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