



FINANCIAL SUPPORT FOR MALTA'S TOURISM BUSINESSES



If you run a business in Malta's tourism sector, you know how important it is to keep improving.

Visitors expect quality, convenience, sustainability and memorable experiences.

Whether you operate a hotel, restaurant, guesthouse, attraction, tour company, diving centre, transport service, language school or events venue, the Malta Development Bank offers loan finance schemes that can help you invest in your business.



1. SME Guarantee Scheme

Need a loan for an investment project up to €1 million?

The SME Guarantee Scheme can help your tourism business access bank finance more easily. It is designed for SMEs that have a good business plan but may not have enough collateral or credit history.

You could use this scheme to:

- refurbish guest rooms, dining areas or customer spaces
- buy new equipment for your restaurant, hotel or attraction
- improve your website, booking system or online presence
- launch a new visitor experience or tourism service
- upgrade facilities to improve comfort and service quality
- support working capital linked to an investment project

How this helps you

This scheme can make it easier for you to get the finance needed to improve your business, attract more visitors and stay competitive.



2. Guaranteed Co-Lending

Planning a larger tourism project?

The Guaranteed Co-Lending Scheme can support bigger investment needs, with loans up to €10 million. It is suitable if your business is ready to expand, modernise or take on a major development project.

You could use this scheme to:

- extend or upgrade your hotel, guesthouse or tourism premises
- develop new accommodation or visitor facilities
- create a conference, events or entertainment space
- invest in a major digital system for bookings or customer management
- expand into new tourism markets
- strengthen your business through a large-scale investment

How this helps you

This scheme can help you access larger finance facilities so you can complete major projects, improve your offer and grow your tourism business.



3. MDB Sustainability

Want to make your tourism business greener and more accessible?

The MDB Sustainability scheme supports investment in environmentally and socially responsible projects, with financing ranging from € 10,000 up to € 10 million. This is especially important as more visitors look for sustainable, responsible and accessible tourism options.

You could use this scheme to:

- install energy-efficient lighting, heating or cooling systems
- invest in renewable energy
- reduce water use in rooms, kitchens, pools or outdoor areas
- improve waste management and recycling
- upgrade accessibility for guests with mobility needs
- introduce eco-friendly visitor experiences
- work towards environmental certification or eco-label standards

How this helps you

This scheme can help you lower operating costs, improve your reputation, meet guest expectations and position your business as a more sustainable tourism provider.



Why Consider These Schemes?

As a national development bank, we partner with your commercial bank* to help you:

- gain easier access to bank finance
- invest in better facilities and services
- improve the customer experience
- reduce running costs
- become more sustainable
- grow your business
- stay competitive in Malta's tourism sector

Take the Next Step

Contact us on info@mdb.org.mt or call +356 2226 1700.
Our team will guide you to the information you need.

**Current partners: APS Bank, Bank of Valletta, HSBC Bank Malta*