

# YMCA VALLETTA

## **National Report on Homelessness in Malta - Prepared for FEANTSA**

- ◆ **The Maltese Context**
- ◆ **Housing Policies: Past and present**
- ◆ **Data about Homelessness**
- ◆ **Services Offered to the Homeless**
- ◆ **A Closer Look at an organisation working with Homeless Persons: YMCA Valletta**
- ◆ **Challenges experienced: The view of a social worker**
- ◆ **Policy recommendations**

### **The Maltese Context**

The definition for homelessness is measured according to how well it describes and explains a situation. Thus, when dealing with specific, localised situations, a specific understanding has to be forged, well steeped into knowledge of the local context.

There are various trends and elements within the contemporary Maltese context that influence the local homelessness situation. The homeless experience, in this context, is understood as involving both the absence of a stable habitable place as well as the lack of a ‘cognitive’ home.

Although there exists no fully developed theories, suggestions that are made come from a range of categories, particularly geographical and demographic factors, socio-cultural factors and matters relating to government policy and legislation. These elements are often overlapping and tend to reinforce each other.

The Maltese homeless are distinguished by invisibility, as there is an element of shame in displaying homelessness. Unlike other countries, the homeless are not found loitering in the cities. Social stigma and possibility of meeting acquaintances drive the roofless to live as squatters, in World War II bomb shelters, garages or cars. Although, to my knowledge, there has never been any research or data collection carried out regarding “rooflessness”, it could be fairly stated, that currently, the numbers of persons sleeping rough are few, and persons experiencing such condition, often find their way to emergency shelters or are given emergency accommodation, albeit in dire conditions, by acquaintances. However, there are certain groups that are more vulnerable to experience rooflessness since their situation makes access to emergency shelters more difficult. Among these group of people are active drug or alcohol users, persons who have “burnt all their bridges”, meaning that they have been given ample chance to live in shelters but refuse to adhere to regulations and illegal immigrants, since shelters are obliged to report to the authorities the status of such persons.

**178, MERCHANTS STR., VALLETTA.**  
**E-MAIL: [ymca@waldonet.net.mt](mailto:ymca@waldonet.net.mt)**  
**TEL: +356 21 24 06 80**  
**FAX: +356 21 228038**



# Y M C A V A L L E T T A

This invisibility leads homelessness to be a problematic phenomenon both to perceive and to describe. There exists a lack of popular awareness mainly due to the particularity of the Maltese homelessness experience that is different from other countries and thus is less easily recognisable as such. In fact, it is very often that upon mentioning my work, people ask whether homeless people actually exist in Malta. Maltese homelessness is most effectively screened from the general perception by the inherently problematic translation of a social concept crafted in other cultures. The notion of homelessness has been imported from social settings that are very different from the Maltese context, where homelessness finds expression in more visible forms.

Geographically, Malta is a small island and at the same time has a high density of population. One of the most distinguished socio-cultural characteristics is the presence of close and strong kinship networks that might not be present in other developed countries. Geographical proximity that excludes the elements of long-distance internal migration and displacement could partly account for this as well as for the gossip networks and social stigma that flourishes in such a setting. In Malta, families continue to be the primary economical support systems when individuals find themselves in difficulty, since the parental home often offers free accommodation and food when needed. In Malta, young people tend to live with their parents, up until marriage, and some continue to do so even after, until the new family is financially stable to settle on their own. When a married couple separates, the party who leaves the home often goes back to live with their parental family.

This may not be the optimal of circumstances, since involuntary sharing with family or friends, is in itself a risk for homelessness. Overcrowding, as well as inadequate or sub standard housing, may be some of the conditions experienced by such extended families, however the 'social obligation' makes it possible that such individuals do not find themselves in the streets.

In fact, from my experience, the main source and cause of homelessness is the severing of kinship ties due to conflict or problematic relationships in the family. Conflict that severs family ties is often related to social stigma, where an individual is asked to leave the family home because they have brought 'scorn' on the family: through criminal behaviour, out-of-wedlock births or addictions. Sometimes the homeless person opts to leave the family home due to violence or other social problems.

Following this thread, another group of people who are mostly at risk of experiencing homelessness, are young people who, as children, have been raised in residential facilities, and who at the age of majority, are expected to move on to independent living. Having no family support system, this group is particularly vulnerable to experience some of the problems leading to homelessness.

**178, MERCHANTS STR., VALLETTA.**  
**E-MAIL: [ymca@waldonet.net.mt](mailto:ymca@waldonet.net.mt)**  
**TEL: +356 21 24 06 80**  
**FAX: +356 21 228038**



# YMCA VALLETTA

## **Housing Policies: Past and Present**

In a country of such small size, with a population density that places it in one of the top three most densely populated countries in the world, resources such as land and accommodation can become scarce and costly. Since “lack of a habitable place” is the main determinant of homelessness, it is reasonable to take a look at the Housing Policies in our country, both past and present and the implication these policies have on the emergence of homelessness.

In an evaluative study of housing patterns and policies in Malta, Mifsud (1997) states that the Housing sector in Malta has suffered from extremes: it has been both over and under priced, and at times, wrongly located and badly distributed. The rental stock is either old or substandard or with highly inflated prices that limit Maltese people’s affordability. Presently, the sector has no Housing Associations. The State is the sole provider of affordable housing, while the private sector considers housing to be one of the most profitable and safest forms of investment.

This author continues to argue that Malta has lacked a comprehensive country-wide plan for long-term state housing provision, and the socio-economic impact of various programmes and schemes the government has undertaken along the years, failed to be evaluated. Also, due to a lack of coordination and planning, the government’s housing provision system continues to be vulnerable to abuse of power, in a state where political relations are still based on face-to-face contact and a system of patronage.

Homelessness and lack of adequate housing are directly affected by unsustainable policies undertaken by the government along the last three decades. The state has always undertaken the responsibility to provide subsidised housing specifically for those whose income does not permit them to compete in the open market. In the 1980s, the state used to allocate building plots to engaged or married couple at very low prices, as well as subsidised interest rates on house loans. During this time, there was a focus on home ownership rather than rent tenure. While this policy was acceptable at the time, it was highly unsustainable and wasteful, with large three bedroom terraced houses being the norm, even among low-income families. In fact, according to the Population and Housing Census of 1995, 46.62% of occupied dwellings in the Maltese Islands are terraced houses of five rooms or more. Alongside this policy, the state continued to construct housing estates and lease units at subsidised rent. This service, still in operation, although with very limited stock, and unbalanced high demands, works on a point system according to need.

Apart from these housing policies, the state has in the past imposed laws that regulate leases of property, control the rent, and put conditions under which leases may be granted or renewed, and determine the circumstances under which the landlord may resume possession of the tenement given on lease. Through such laws, private rented accommodation became socialised housing, and Maltese households, got used to low rental values, budgeting a very small portion of annual income to rent.

**178, MERCHANTS STR., VALLETTA.**  
**E-MAIL: [ymca@waldonet.net.mt](mailto:ymca@waldonet.net.mt)**  
**TEL: +356 21 24 06 80**  
**FAX: +356 21 228038**



# YMCA VALLETTA

Although rent controls were introduced as measures to protect tenants who were faced with eviction or rent rises, this led to a reduction of housing stock since owners had less incentive to maintain property, while investors were reluctant to build rental housing. Furthermore, rent controls led to a distortion of the wage-earner priorities.

## **The most relevant aspects of the current situation**

The Housing Authority is the main public agency responsible for implementing all Government programmes to provide affordable housing. The Authority's work in alleviating poverty is channelled in particular through its Care and Repair Programme, home maintenance schemes, rent subsidy schemes and schemes offering subsidised prices for home ownerships to married or engaged couples and single mothers as measures to increase access to affordable housing. The Authority also assisted in providing funds for the building of emergency shelters in various NGOs, including YMCA Valletta. Whilst, agencies such as YMCA Valletta, work very much closely to the Housing Authority and link service-users to benefit from its schemes, these are merely not enough to meet the various needs of homeless persons, and are more targeted to persons who are not in such dire circumstances.

The Department for Social Housing, on the other hand, is in charge of allocating publicly owned rented housing. These housing units are allotted according to a standardised system of points however it is a far cry from carrying out the aims, which it had originally strived to achieve. Presently, there are over 4,000 applicants waiting for accommodation, whilst the number of units allocated each year is minimal.

As regards rented housing, a distinction may be made between two types of tenant: those who entered contractual agreements prior to 1995 where tenancy rights and rents are protected (lifetime tenure, set at very low prices, possibility of passing on the tenancy to one's next of kin, etc.) and those concluded after 1995, when the market for rented accommodation was totally liberalised and offers no such protection. Thus, in the former case, rents are ridiculously low; according to the Household Budgetary Survey (2000), 0.7% of total household expenditure goes on rent. Whilst in the latter case, property is leased on a short tenure basis, and with very expensive rent, mainly targeted for foreigners and holidaymakers, probably amounting to over 50% of total household expenditure. Furthermore, although rent control laws have been totally alleviated in 1995, currently it is calculated that there are 35,000 vacant properties in Malta amounting to 23% of the housing stock, since property-owners are still reluctant to lease out property, as none of the political parties have yet stated that rent controls will not be re-introduced.

**178, MERCHANTS STR., VALLETTA.**  
**E-MAIL: [ymca@waldonet.net.mt](mailto:ymca@waldonet.net.mt)**  
**TEL: +356 21 24 06 80**  
**FAX: +356 21 228038**



# YMCA VALLETTA

## **Data about homelessness**

Officially, there has never been any data collected about the number of homeless people in Malta since as mentioned earlier, it is quite a newly emerging problem that still tends to be overlooked. However, recently, the National Statistics Office, in collaboration with the Ministry for Social Policy has organised a consultation meeting on research on homelessness. The objective of this meeting was to assess the need for data on the subject and to explore the possibilities of establishing an ongoing statistical programme in this area. Several points were discussed including the definition of homelessness; the different forms of homelessness and data collection methods. Since the data collected will influence both the general perspective of homelessness, as well as the policy initiatives to address the phenomenon, it was regarded as highly important by persons working in the area, that the definitions guiding the data collection methods will reflect an accurate picture of the extent and nature of the situation.

In 1999, YMCA Valletta carried out a point in time survey in order to establish the number of homeless persons making use of different types of residential facilities, both those specifically catering for the homeless as well as those who might encounter homeless persons among their service users. These excluded Children's residential facilities, Homes for the Elderly, and Homes for Disabled Persons. From the survey, it was concluded that there were around 300 persons who were experiencing homelessness at the time.

Although the survey was aimed at acquiring a sum total of homeless people in Malta, the results are not accurate by far. The residents cited in the survey were those experiencing literal homelessness. There are a number of people who are in constant risk of homelessness. These include those living in substandard accommodation, either having structural dangers or no sanitary facilities. The number of persons squatting in the officially vacant dwellings, or experiencing rooflessness were also not included. Some may be putting themselves in vulnerable situations merely to keep themselves off the street, while a large number, as mentioned above, may be involuntarily sharing with family or friends. If one had to include those at risk of homelessness, one would also include those having insecure tenure and those paying high rent (more than 50% of their income). There are also a number of persons that are kept in hospitals solely because they are homeless, particularly elderly persons in St. Luke's hospital, and patients in Mount Carmel Hospital. Thus, although the figure of homeless people quoted in the survey may not be alarming, the problem is greater than it appears to be.

**178, MERCHANTS STR., VALLETTA.**  
**E-MAIL: [ymca@waldonet.net.mt](mailto:ymca@waldonet.net.mt)**  
**TEL: +356 21 24 06 80**  
**FAX: +356 21 228038**



# YMCA VALLETTA

## Services for the Homeless

The only two organisations that specifically cater for homeless persons in Malta are both non-governmental organisations, namely YMCA Valletta and Suret il-Bniedem Foundation. Other organisations that indirectly work with persons who are homeless are the Richmond Foundation, who caters for persons with mental health problems in the community and Dar Merhba Bik, a church run shelter for battered women and their children. The national agency that deals with social issues, Appogg, also runs a temporary shelter for battered women, where they can lodge for up to three months, after which they are guided to move on to either independent living or to a homeless shelter. The same agency also runs a 24-hour Helpline 179, through which homeless persons can be linked to services. In emergency cases, when all shelters are full, this Helpline at times provides funds for emergency accommodation in a guesthouse for a maximum period of two nights.

## A closer look at an organisation working with homeless persons: YMCA Valletta

YMCA Valletta, founded in 1976, forms part of the YMCA international network and is a non-profit, voluntary and ecumenical movement seeking to promote vision and build a more just society. The organisation supports the development of youths as a preventive measure, as well as intervenes by offering a spectrum of social work services to individuals who are socially disadvantaged. In Malta, the specialisation in this regard is support, assistance and rehabilitation of the homeless.

Currently, YMCA Valletta operates a small shelter that caters for up to eight homeless women and children. Very shortly, the organisation will open its recently refurbished shelter, Dar Nikki Cassar, which will accommodate up to 24 persons, including men, women and children.

Amongst the vast client group that the shelter caters for, one may find persons experiencing homelessness due to:

- hazardous housing conditions
- physical destruction of home (fire, explosion, floods etc.)
- loss of accommodation due to legal or financial factors
- family struggles resulting in person having to leave family home
- unstable living conditions, especially when such conditions are detrimental to person concerned
- termination of service in another residential facility including prison, psychiatric hospital, rehabilitation clinics, children's residential homes, shelters for domestic violence victims, or other homeless shelters
- immigrants or refugees who have not yet found stable living conditions

**178, MERCHANTS STR., VALLETTA.**  
**E-MAIL: [ymca@waldonet.net.mt](mailto:ymca@waldonet.net.mt)**  
**TEL: +356 21 24 06 80**  
**FAX: +356 21 228038**



# YMCA VALLETTA

The length of stay for each resident is determined according to the individual's needs, however the programme aims to cater for adults for a maximum period of six months, while those adolescents making use of the service can stay until they reach the age of majority.

This shelter aims to provide its residents with an environment that fosters independence in the community by providing help in, completing education and gaining employment, solving problems of daily living, structuring leisure time, utilizing community resources and maintaining a community support system. It further undertakes the legal responsibility for those residents who are minors and are unaccompanied by their parents, in which case, such residents have to be of age 14 or over. All residents will be able to benefit from aftercare services in order to receive ongoing support that might be needed. In order to achieve these targets, the shelter provides round the clock professional service, all days of the year. For this reason, YMCA employs five full time project workers, who are all graduates in the social field, and three part-time night workers, who are also professionals.

## *Breakdown of Services:*

- Providing a nurturing home for individuals or families experiencing homelessness until they are ready to live on their own or find a stable living situation.
- Preparing residents to manage daily tasks and ensuring that they develop basic life management skills.
- Helping residents improve self-esteem and sense of confidence about the future by assisting them in overcoming any psychological, emotional or social problem they might be facing.
- Helping residents improve their interpersonal skills by promoting healthy interactions within the shelter.
- Teaching and enabling residents who are parents to practice good parenting techniques in order to promote their children's healthy development.
- Ensuring that children receive quality childcare and services for any emotional problems, developmental delays or physical disabilities.
- Ensuring that residents attend school, vocational courses or job training or find part-time or full-time employment according to their individual needs and abilities.
- Helping residents prepare for termination of service and moving on to independent living.

These services are achieved through:

- Adherence to the accommodation agreement signed by residents upon entry
- Designation of an individual care plan for each resident according to their needs
- Weekly individual sessions with an assigned project worker
- A structured day where residents are assigned duties and are monitored in carrying them out.

**178, MERCHANTS STR., VALLETTA.**  
**E-MAIL: [ymca@waldonet.net.mt](mailto:ymca@waldonet.net.mt)**  
**TEL: +356 21 24 06 80**  
**FAX: +356 21 228038**



# YMCA VALLETTA

- Teaching of skills through group sessions ranging a variety of topics.
- Residents' meetings where residents' communal issues are discussed
- Liaising with other agencies and community resources in order to access services and resources for residents.
- Weekly case reviews where Project Workers discuss the progress of residents and ways forward.
- Helping residents in finding accommodation and moving on.
- Weekly after care sessions with project worker in order to promote sustainability.

During the previous calendar year, YMCA provided 1350 bed nights for homeless women and children. Apart from these, others were referred to YMCA for accommodation, but either the situation was resolved before they were admitted, or it was decided by either themselves, or by the staff, that the shelter was not suited to their particular needs. In these latter cases, YMCA staff found other placements for these clients. This also happened when the shelter was full. As regards men who approached YMCA for shelter, these were referred to other agencies, since YMCA Valletta does not offer accommodation to men at present due to space limitations.

It is important to note that in those cases where the clients could not be accommodated at the shelter, finding alternative accommodation was not always a smooth transition especially in the cases of persons with problems of substance abuse, in persons aged between sixteen and eighteen or persons who are known as 'trouble makers' in shelters. In these cases, the YMCA staff acted as social brokers, mediators and advocates for the clients in order to ensure that they receive the service required and continued to give assistance to clients, sometimes for weeks and months until the situation was somewhat resolved. In fact, apart from the Homeless Shelter, YMCA provides service for the homeless through a drop-in centre, within the organisation's headquarters, where homeless persons, as well as other social cases, are provided with free meals and social work intervention or counselling if they wish. This drop-in centre also acts, as a method of outreach and everyone is free to attend, even those persons whose conditions exclude them from being eligible to live in the shelter.

YMCA also continues to give assistance to those clients who were at one time residents at the shelter, in what we term 'after care services'.

Around 28% of the cases were self referred while the rest came from different agencies and professionals. The largest number of referrals came from Police Stations, followed closely by the National Helpline 179. The state's psychiatric hospital, Mount Carmel Hospital, also referred a fair share of the residents, as did the Domestic Violence Services, a service run by the national agency, Appogg. Other referrals came from prison, drug rehabilitation centres and refugee services.

**178, MERCHANTS STR., VALLETTA.**  
**E-MAIL: [ymca@waldonet.net.mt](mailto:ymca@waldonet.net.mt)**  
**TEL: +356 21 24 06 80**  
**FAX: +356 21 228038**



## **Current Challenges Experienced when working with the Homeless: A social worker's view**

The main challenge faced when working with homeless persons is the difficulty in finding decent, healthy and affordable housing. Especially when it comes to persons whose income consists of social assistance or other social benefits, such as single parents and persons with mental health problems, or low earners, market rents are at an extremely high level in relation to the financial capacity of these people. Most often, after staying at the homeless shelter, moving on to independent living means, moving on to short-let furnished apartments, since these are the only units available for rent. Tenure is very insecure, as usually property is leased on a six-month or yearly contract, and the rent amounts to over 50% of their income. Rent subsidy provided by the Housing Authority, does not do much to alleviate the rent burden, as the maximum amount granted often does not surpass 25% of the yearly rent. Whilst, as social workers, we encourage all service users to apply with the Department of Social Housing, the availability of rented social housing is low. Furthermore, the current point system gives preference to those applicants living in substandard accommodation, and it does not take into consideration the amount forked out in rent, as long as the applicants are living in 'decent' apartments, that have a bathroom and kitchen. Thus, if I had to look at our own statistics, in the calendar year of 2003, from the persons that approached us for shelter, only 2 got allocated a unit from the Department of Social Housing.

From various exchanges with other workers in the field, this is one of the main challenges encountered by the other services, especially in the field of mental health. According to the YMCA Survey, there were 50 persons whose only reason for living in the psychiatric hospital Mount Carmel, was because they have no other place to go to. Unfortunately, in the past, this was a common phenomenon and in fact one finds patients who have been hospitalised for 20 or 30 years, who have now become totally institutionalised. Richmond Foundation, through the Supported Housing Scheme, aims to provide housing with support to persons with mental health problems, in order to enhance their inclusion in society. The Scheme which was set in 1999 is responsible for 14 apartments to date, housing 30 persons and is open to adults who are suffering from a chronic mental health problem of a degree that has caused chronic functional disability, and who have undergone a rehabilitation programme with the same Foundation. Although this scheme has gone a long way in assisting reintegration of persons with mental health problems, the limited available housing stock in the rental market, poses a great challenge, and the number of service users who have undergone rehabilitation and are on the waiting list to be provided with an apartment is on the increase.

Another major challenge presented to our service users is when they find refuge with relatives or friends. Most often, although significant others are ready to give a helping hand in the form of temporary shelter,



# YMCA VALLETTA

some would be reluctant to have the otherwise homeless person, officially registered as living with them. This could be for various reasons, including tenement conditions, social security benefits, or simply because they deem the assistance as temporary and thus, would not want to make it official. For these reasons, the person benefiting from such temporary shelter is faced with major hurdles. Unless they have an address, they cannot hold an Identity Card, they cannot apply for social benefits, and furthermore, they cannot even apply for Social Housing. Homeless persons with no registered address are not entitled to apply for social housing for the sole reason that they have no address where inspections, upon which the current point system depends, can be carried out. Thus, in such cases, unless the person moves into an emergency shelter or in an independent dwelling, they are stuck in a stalemate position. Often, this is easier said than done, especially where children are involved.

Recently, a major issue of concern presented itself to all the people working in the field of homeless persons and also that of drug addiction. The emergency shelters currently in operation, all have exclusion criteria for active drug users. This is mostly a safety measure, since it would be unethical to have children and other homeless persons experiencing a variety of social problems, exposed to the threats an active drug user might impose. On the other hand, the agencies working with drug users, do not admit persons into a residential rehabilitation programme unless they would have been undergoing detoxification and attending counselling services that include a rehab programme as part of the care plan. Because of these policies, a situation was created where active drug users who were homeless were not finding anyone to offer them shelter. Psychiatrists at Mount Carmel Hospital, due to an increasing number of drug users admitting themselves for hospitalisation because they did not have anywhere to sleep, took the stand of discharging patients who were illegal drug users if they were not in acute need for psychiatric treatment. After the death of such a person in September 2003, both YMCA and Suret il-Bniedem Foundation made public affirmations in the local media for the concerned authorities to address this issue, as both organisations were encountering more and more of these cases. Since the national drug agency, Sedqa, would not budge from their position, that they cannot provide services for homeless drug users, at YMCA, innovative measures were taken where liaisons created with the Community Chest Fund, ensured that service users who were drug addicts, and who were not ready to commence rehabilitation, were not thrown back out in the streets. However, both the funds and the resources were very limited. After a number of meetings with the Ministry of Social Policy, where YMCA suggested the creation of a Crash Night Centre, it was announced that following funding from a major charity programme, the NGO dealing with drug addiction, Caritas, would start working on the creation of such Crash Centre, and thus this service is expected to be in operation later on in the year.

Another newly emerging problem that is envisaged to increase the number of homeless persons significantly is the large influx of foreign immigrants coming to Malta from various countries, both legally

**178, MERCHANTS STR., VALLETTA.**  
**E-MAIL: [ymca@waldonet.net.mt](mailto:ymca@waldonet.net.mt)**  
**TEL: +356 21 24 06 80**  
**FAX: +356 21 228038**



# YMCA VALLETTA

and illegally. A large number are in the process of awaiting refugee or humanitarian status, and have no permission to work or claim any sort of benefits. Recently, the state has opened a residential facility for immigrant minors that is already at saturation point, while the number of immigrants requesting refuge in homeless shelters is increasing rapidly.

## Policy Considerations

The current challenges that are experienced when working with the homeless mentioned in the previous section, need to be addressed through policy considerations that are particularly targeted for the homeless in order to improve the facilities for helping this group of people.

Furthermore, more than anything else, policy considerations should introduce measures aimed at preventing homelessness and much can be done in this area, as outlined in the following aspects:

1. Affordability:
  - Tackling the rising cost of housing
  - Assessing whether social housing policies are actually helping to reduce poverty and exclusion
  - The development of affordable housing programmes that specifically target vulnerable groups such as single mothers with children, the homeless, the disabled, and persons with mental health problems
  
2. Efficient Use of Resources:
  - Effective use of vacant housing stock
  - Evaluation of whether the government owned housing units are given to those in most need and the development of strategies for managing the government leased housing units
  - Developing strategies for partnership with the private sector and Co-operative Housing Corporations
  - Revitalising the private rental market and reforming rent regulation

Although, the Joint Memorandum on Social Inclusion of Malta, includes some of the above in its future policy reviews, the way forward is the availability of comprehensive official data about homeless and the development of an overall national strategy against homelessness. These are areas where FEANTSA's working programme has much to contribute.

---



# YMCA VALLETTA

## References:

Deguara, M. (2002). Instances of Maltese Homelessness: A Homeless Shelter in Malta. University of Malta: Unpublished Dissertation.

Mifsud, P.V. (1997). Evaluation of Housing Patterns and policies in Malta. University of Malta: Unpublished Dissertation.

YMCA Valletta Annual Statistical Report 2003

Census of Housing and Population (1995). National Statistics Office

**178, MERCHANTS STR., VALLETTA.**  
**E-MAIL: [ymca@waldonet.net.mt](mailto:ymca@waldonet.net.mt)**  
**TEL: +356 21 24 06 80**  
**FAX: +356 21 228038**

