

Building Financial Resilience in Malta

Launch of the Public Consultation for Malta's National Financial Capability Strategy 2026–2031, the National Debt Advice Service and Professional Certification Ceremony

03.09.26

AX The Palace Hotel,
Sliema

08:00 – 09:00

Registration, Networking and Welcome Refreshments

09:00 – 09:10

Opening Address – **Hon. Dr Michael Falzon**,
Minister for Social Policy and the Family

09:10 – 09:20

Welcome Address – **Mr Mark Musù**, Permanent
Secretary, Ministry for Social Policy and the Family

09:20 – 09:30

FSWS: From Policy to Support – **Mr Alfred Grixti**,
Chief Executive Officer, Foundation for Social
Welfare Services

09:30 – 09:35

Introducing Flusi Malta – Animated Service Overview

09:35 – 09:40

Building a Financially Capable Malta – Launch of the
National Financial Capability Strategy 2026–2031 –
Ms Helena Holland, Director, Pensions Strategy
Directorate, Ministry for Social Policy and the Family

09:40 – 09:50

MCAST Shaping Professions: Building Capacity in
Debt Advice – **Mr Stephen Vella**, Principal and CEO,
Malta College of Arts, Science and Technology
(MCAST)

09:50 – 09:55

“Nagħmlu Differenza fil-Ħajja tan-Nies” –
Participant Reflections Video

09:55 – 10:10

Celebrating the First Cohort – Certificate
Presentation and Official Group Photograph

10:10 – 10:30

Networking Coffee Break

10:30 – 10:55

International Perspectives: Strengthening Debt
Advice and Financial Capability across Europe –
Dr Dieter Korczak, President, European Consumer
Debt Network (ECDN)

10:55 – 11:20

International Best Practice: The Irish Experience in
Debt Advice Service Delivery – **Ms Gwen Harris**,
Money Advice and Budgeting Service (MABS),
Ireland and Treasurer, European Consumer Debt
Network (ECDN)

11:20 – 12:05

Stakeholder Implementation Lab – Slido-supported
Practical Roundtable Discussions

12:05 – 12:50

From Discussion to Delivery: Stakeholder Feedback and
Practical Implementation Forum –
Ms Ann Marie Ciantar, Assistant Director for Domestic
Violence Services, Aġenzija Appoġġ, FSWS;
Ms Gwen Harris, MABS Ireland and Treasurer, ECDN;
Dr Dieter Korczak, President, ECDN;
Ms Melanie Piscopo, Executive Director,
St Jeanne Antide Foundation;
Ms Alexia Vella, Director General, Strategy and
Implementation, Ministry for Social Policy and the Family

12:50 – 13:00

Closing Reflections and Next Steps

13:00 ONWARDS

Networking Lunch

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SPEAKERS' BIOGRAPHIES



Dr Michael Falzon

Dr Michael Falzon has served as Minister with responsibility for social policy, the family and children since June 2017. First elected to Parliament in 2008, he has held a number of senior political roles, including Parliamentary Secretary for Planning and Simplification and Deputy Leader for Party Affairs. A lawyer by profession, he also holds the international Associate of the Chartered Institute of Bankers (ACIB) qualification.

During his ministerial tenure, Dr Falzon has overseen significant developments in Malta's social protection system, including improvements in pensions, Children's Allowance, disability and carers' benefits, the In-Work Benefit and support for lower-income households. His portfolio has also delivered major policy frameworks concerning children, families, pensions and social inclusion.

Financial capability has been a consistent priority under his leadership. The National Financial Capability Strategy 2026–2031 is the third national financial capability strategy during his period in Government, while ĠEMMA has developed as Malta's national financial capability platform. Dr Falzon has also supported the Debt Advice initiative from its inception, including the specialised training of debt advisers and the establishment of Malta's dedicated Debt Advice Service, Flusi Malta.



Mr Mark Musù

Mark Musù joined the Public Service in 1986 and has built an extensive career in social security, pensions and social policy. He held several senior positions within the Department of Social Security, including Director for Strategic Development and International Relations and Director for Pensions Strategy, representing Malta on various EU and international social security fora.

In 2013, he was appointed Permanent Secretary and has since served across a number of ministries responsible for social policy, family, housing, inclusion and the voluntary sector. In June 2026, he was appointed Permanent Secretary at the Ministry for Social Policy and the Family. Mr Musù is Chairperson of the Pensions Strategy Group, Deputy Chairperson of the Malta Council for Economic and Social Development (MCESD) and the Low Wage Commission, and Deputy Chairperson of the Malta Gaming Authority. He also serves on the Sustainable Development Network Board and the Anti-Human Trafficking Committee. Mr Musù is a graduate in Public Administration.

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Mr Alfred Grixti

A graduate in management from St Peter's College, Oxford, Alfred Grixti has presided over the biggest period of continuous expansion in the Foundation's 28-year history. When he was entrusted to lead the FSWS in 2014, it had a budget of only €10.4 million, which increased more than four-fold to €44.364 million for 2026. This money has been invested in additional human resources to offer new and improved services by the Foundation. The FSWS now employs 1,023 employees, compared with 375 in 2013. More importantly, 80% of these employees are fully qualified professionals who work directly, face-to-face, with the Foundation's 25,800 service users.

An educator by profession, Alfred Grixti was an educational leader in the state school sector and also served as Mayor of Ħaż-Żebbuġ (Città Rohan) between 2009 and 2015. He is passionate about ensuring that no one is left behind and that the wealth created by Malta's growing economy is used to help the most vulnerable in society. During his tenure, the FSWS introduced the Home-Based Family Therapy Service and new Community Services in Qormi, Rabat, Victoria (Gozo), Marsalforn, Marsaskala, Kirkop, Msida, Mosta and Fgura. The Foundation also employed Risk Assessors for domestic violence victims, 179 responders and full-time staff for the Supervised Access Visits service. It also established services in Gozo, as well as the Homelessness Service and the Human Trafficking Service, to better address the ever-changing social needs of Maltese and Gozitan families.



Ms Helena Holland

Helena Holland is the Director of the Pensions Strategy Directorate within Malta's Ministry for Social Policy and the Family. Her Directorate is responsible for work related to pensions policy, financial capability and financial wellbeing, including ĠEMMA, Malta's national financial capability platform. Through ĠEMMA, Helena, her team and other stakeholders work to make financial knowledge more accessible, practical and relevant to people's everyday lives.

She was closely involved in setting up Malta's first debt advisory service, aimed at providing free, impartial and confidential support to people facing financial difficulty. Her previous professional experience includes work on EU-funded programmes and projects, as well as in the area of domestic violence. She was also involved in the preparatory work for Malta's National Financial Capability Strategy 2026–2031.

Helena holds a Bachelor of Communications with Honours and a Master in Gender Studies and has recently started a Master in Adult Education. Her interests include financial literacy, lifelong learning, gender equality, reading, travel and the environment.

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Mr Stephen Vella

Stephen Vella is Principal and CEO of the Malta College of Arts, Science and Technology (MCAST). He began his career in vocational education in 1993, teaching Graphic Design and Photography, before progressing through a number of senior academic and management roles within MCAST, including Director of the Institute for the Creative Arts and Head of the Technical College.

Throughout his career, he has contributed to the development of vocational education and the introduction of new higher diploma and degree programmes. He has also held senior responsibility within MCAST Gateway to Industry and has been actively involved in promoting MCAST internationally, as well as in

European-funded projects and international vocational education fora.

Mr Vella holds an MBA from Henley School of Management and has studied at the University of Malta and Falkirk College of Arts in Scotland.



Dr Dieter Korczak

Dr Dieter Korczak is a sociologist, economist, researcher and author with extensive experience in social research, public health, financial literacy, over-indebtedness and debt advice. He is CEO of the GP Forschungsgruppe, an independent research institute in Germany, and has led numerous research projects for public institutions, the European Union, universities and NGOs.

Dr Korczak has longstanding expertise in consumer debt, financial resilience, financial literacy and social inclusion. He was Lead Coordinator of the PEPPI project (Provision of a European Platform for the Prevention of Over-Indebtedness), an EU-funded initiative involving partners from 13 EU Member States to strengthen the

prevention of over-indebtedness and improve access to effective debt advice.

He is President of the European Consumer Debt Network (ECDN) and is currently a member of the European Commission's Financial Services User Group (FSUG), an expert group that provides advice to the European Commission on financial services and consumer protection. He was reappointed to the FSUG in 2026.

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Ms Gwen Harris

Gwen Harris has worked with The Money Advice and Budgeting Service in Ireland (MABS) since 1995. For 23 years of her career in MABS, Gwen held client advocacy roles and moved to a Senior Management position in 2018.

In addition to one-to-one Money Advice, during her career with MABS Gwen has been very active in money management education, both delivering education and designing education programmes on financial literacy and money management. Gwen has also completed a number of research papers, focusing on the impact of debt and recommended policy changes on foot of findings. Throughout her career Gwen has managed many projects focused on the development of the MABS national service standards.

The Money Advice and Budgeting Service (MABS) is a free, independent, confidential, and non-judgmental service providing money advice and budgeting support to all members of the public. MABS primarily works with people who have problem debt. MABS advisers work with clients who may have difficulties with a wide range of personal debts. The MABS vision is a community where everyone feels confident about their money and enjoys financial wellbeing, while being free from the stress of unmanageable debt.



Ms Ann Marie Ciantar

Ann Marie Ciantar is Assistant Director for Domestic Violence Services within Aġenzija Appoġġ, FSWS. A warranted social worker with over 23 years of experience, she has worked across child protection, community mental health and domestic violence services, with experience in service management, safeguarding and multidisciplinary practice.

She holds a Master's degree in the Management of Social Care Services and has recently completed specialised training in Debt Advisory at MCAST. As one of the first FSWS professionals trained in this field, Ann Marie is contributing to the development and integration of debt advisory support within social welfare services. She is particularly interested in promoting holistic, accessible and

person-centred responses that recognise the close relationship between financial hardship, family wellbeing and social vulnerability.

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Ms Melanie Piscopo

Melanie Piscopo is Executive Director of the St Jeanne Antide Foundation, where she combines organisational leadership with advocacy on poverty, social exclusion, and the realities faced by vulnerable households. She holds an MSc in Governance and Management, with research focusing on household over-indebtedness in Malta and the need for accessible debt-advisory and debt-settlement services.



Ms Alexia Vella

Alexia Vella is the Director General for Strategy and Implementation at Malta's Ministry for Social Policy and the Family. With a professional background in social work, she has worked across social welfare, social security, EU funding and international affairs. In her current role, she leads the development and delivery of Malta's national social policy strategies, with a strong focus on resilience, wellbeing and social justice. She also oversees child participation initiatives, ensuring that the voices of young people are amplified not only in shaping policies but also in influencing the decisions that directly affect their lives.



Ms Elinor Borg Barbara - Moderator

Elinor Borg Barbara is a compliance and corporate governance professional with over 14 years of experience across Malta's financial services and corporate sectors. She currently serves as Compliance Manager within an MFSA-regulated Corporate Service Provider and has held MFSA approval for Compliance Officer functions since 2018.

Throughout her career, Elinor has worked closely with businesses, financial institutions, regulators and professional advisers, supporting organisations in navigating regulatory requirements, risk management and corporate governance obligations. She is passionate about promoting transparency, informed

decision-making and greater financial awareness, recognising the important role financial capability plays in building resilient individuals, businesses and communities.

In addition to her regulatory and governance expertise, Elinor brings a background in media and broadcasting, providing her with valuable experience in public communication, audience engagement and the effective translation of complex topics into accessible information.