



**JOSEPH F.X. ZAHRA B.A. (HONS) Econ., M.A. Econ., F.C.I.M.,
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Director



Joseph FX Zahra is a Director of Impetus Europe Consulting Group Ltd.. He is also a co-founder and Managing Director of MISCO (Market Intelligence Services Co. Ltd.), with special responsibilities for the People Management and Development Unit of the Company, Managing Director of Misco International Ltd.

Joe Zahra graduated from University of Malta with a First Class Honours Degree in Economics (1976) and a Masters Degree in Economics (1979), specialising in Managerial Economics. He is also a Chartered Marketer, Fellow of the Chartered Institute of Marketing, besides being a member of the Market Research Society (U.K.) and a member of the Gruppo di Studio per il Bilancio Sociale (Milan, Italy). He has attended and addressed numerous seminars on industrial development, managerial economics, financial services and management all over Europe as well as in North America. He is a fellow member of the Salzburg Seminar on “Technology and Structural Unemployment” (1986).

Joe Zahra, after having spent short spells with Lufthansa Ag. in their Head Office in Cologne, Germany, as an internal auditor (1975) and as a Personal Assistant to the

General Manager of a Hawker Siddeley subsidiary in Malta (1977), joined the Malta Development Corporation as Head of Research (1978 – 1984). Since 1984 he has been a regular visiting lecturer at the University of Malta and the Università' degli studi di Messina teaching micro economics, management and managerial economics.

He has held various public positions including those of Secretary to the UNIDO National Committee (1978 –1984), member of the Malta Export Award Scheme (1979 – 1984), Board Member of the Central Bank of Malta (1992 – 1996), Board Member of the Malta Development Corporation (1995 – 1997), Chairman, Bank of Valletta plc (1998 – 2004), Chairman of Maltacom plc (2003), Chairman of the Malta Council for Culture and the Arts (2002-2003), Chairman, Middlesea Valletta Life Assurance Co. Ltd (1998 – 2004), Chairman, BOV Stockbrokers Ltd (1998 – 2004), Chairman Valletta Fund Management Ltd (1998 – 2004), Deputy Chairman, Middlesea Insurance plc (1998 – 2004) and Director of the same company (2005-), member representing Government on the Retail Price Management Board (1995 – 1999), President, Mediterranean Bank Network (1998 – 1999), Director, Progress Assicurazione Spa (2001-), Director, Corinthia Hotels International Ltd., Member, Committee of Guarantee of Maltese Heritage and Culture (2000-2005), Council member of the Chamber of Commerce (2001-2002), Chairman of the Financial Services Trade Section, Member of the Economic Affairs Sections and member of the EU Affairs Unit of the Chamber of Commerce (1993 –).

In June 2005, Joe Zahra was appointed by Government Chairman of the National Euro Changeover Committee.