

ELECTION OF DIRECTORS BIOGRAPHIES



JOSEPH RODGERS

Joseph Rodgers is an accomplished executive in financial services with over four decades of experience across banking, trade finance, financial consulting, compliance, auditing, and risk management. He has held senior management roles in Malta and the United Arab Emirates, with expertise in trade finance, financial operations, liquidity management, and cash flow solutions.

He provides strategic leadership in operational excellence, auditing, budgetary control, governance, risk, and liquidity management across several industries.

Joseph specializes in developing financing solutions that help businesses unlock liquidity and maximize the value of assets such as receivables and immovable assets. His expertise includes structured trade finance, receivables financing, supply chain finance, factoring, asset-based lending, and corporate governance. He focuses on leveraging balance-sheet assets to secure funding, improve cash flow, strengthen working capital, and support sustainable growth while ensuring compliance, robust cost controls, and adherence to approved budgets. Throughout his vast career, he has been involved also in managing large-scale capital projects overseas.

Beyond his executive roles, he is a trainer, conference speaker both locally and abroad and published author on trade finance and financial services. He holds MBA (Executive level) from University of Malta, Certified Documentary Credit Specialist from University of London, ACIB and Degree (Hons) in Financial Services from University of Manchester.



MICHELLE PICCININO

Perit Michelle Piccinino is a senior public-sector executive with extensive experience in land registration and management, environmental regulation, and spatial planning. She currently serves as Chief Executive Officer of the Land Registration Agency, where she leads the Agency's strategic and operational direction and is leading the modernisation and digital transformation of Malta's property registration services.

A warranted architect by profession, Perit Piccinino holds a Bachelor of Architecture and Civil Engineering from the University of Malta and has also pursued studies in constitutional law. Her professional expertise includes governance, regulatory leadership, strategic policy development, stakeholder engagement and negotiation, organisational management, digital transformation, and public-sector reform.

She previously served as Chief Executive Officer of the Environment and Resources Authority, where she led a multidisciplinary organisation and contributed to organisational restructuring, improved access to environmental information, online permitting systems, and strategic environmental policy. She has also held senior leadership roles within the Ministry responsible for the environment, sustainable development, and climate change, and within the former Malta Environment and Planning Authority.

Perit Piccinino's board and committee experience includes service on national and European bodies, including the Planning Authority Executive Board, the Lands Authority Governance Board, the Building Regulations Board, the Construction Industry Licensing Committee, and the European Environment Agency Management Board. She currently represents the Land Registration Agency within the European Land Registry Association.



TARCISIO BARBARA

Tarcisio Barbara, aged 71, was born in Mtarfa and resides in Safi. He received his primary education in Safi and completed his secondary studies at the Lyceum in Hamrun. He has also pursued a number of professional development courses, including training in public speaking.

Over the course of a diverse and successful career spanning several decades, Tarcisio has gained extensive experience in business, commerce, and corporate governance. His professional roles have included Machine Operator in the textile manufacturing industry, Wholesaler of textiles, clothing, underwear, and footwear, Sales Representative with a leading clothing company, Owner and Manager of two retail outlets, and Property Developer. In 2022–2023, he also served as a Non-Executive Director of Grand Harbour Marina Plc.

Tarcisio is actively involved in community and voluntary service, currently serving as Chairman and committee member of various voluntary and Church organisations. He is also Vice-President and Public Relations Officer of The Malta Association of Minority Shareholders & Retail Investors (MASS), where he has dedicated the past 15 years to promoting shareholder education, corporate transparency, and the protection of the interests of hundreds of minority shareholders and retail investors in Malta.

His combination of business experience, board-level exposure, leadership skills, and long-standing commitment to shareholder advocacy has equipped him with the knowledge, independence, and dedication required to make a valuable contribution as a Director. Tarcisio is married to Pauline (née Attard), and together they have two sons.