



HOLI HR

QR-Based Workforce Management for Malta's Micro-Hospitality SMEs

Business Report —

JA Malta Start-Up Programme 2025–2026

Team Name:

JCG

School:

MCAST (IBMC & ICT)

Members:

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Roles:

Business/Marketing · IT/Product · Finance/Legal

Academic Year:

2025–2026

"Roster Chaos to Calm — in One Scan"

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Executive Summary

Holi HR is a SaaS workforce-management platform built specifically for Malta's micro-hospitality sector — cafés, snack bars, and small restaurants with 5–50 staff. Our QR-based clock-in/out system, smart rostering, and payroll-ready exports replace the spreadsheets and WhatsApp groups that most small operators currently rely on. Built and operated by a three-student team at MCAST through the JA Malta Start-Up Programme, Holi HR targets 70 paying customers by end of Year 1, scaling to 210 by Year 3 — generating €97,166 in annual revenue and a net profit of €22,257 at a 23% margin. The subscription tiers start at €25/month, making Holi HR the most accessible and Malta-specific workforce tool on the market.

€25–€70	210	€97k	23%	7,460
Monthly Tiers	Customers Y3	Y3 Revenue	Net Margin	NACE I SMEs

Key Highlights

- QR clock-in/out available on any smartphone or Holi Kiosk tablet — no dedicated hardware required for Basic tier.
- Flat per-location pricing (not per-employee) makes costs predictable for owners managing tight margins.
- Three subscription tiers (Basic €25, Growth €45, Pro €70) plus one-time Setup Fee (€120) and optional Holi Kiosk hardware (€50).
- Survey of 100 Malta hospitality operators confirmed payroll errors, shift no-shows, and manual tracking as the top three pain points.
- Year 1 fully bootstrapped — founders unpaid; development carried out in-house using Ionic React.
- Holi 2+1 Launch Offer: pay for two months, receive the third free — designed to reduce switching friction for new subscribers.

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The Problem

Malta's hospitality sector is overwhelmingly micro-scale: 98% of all active business units are SMEs, and over 7,460 establishments are classified under NACE I (Accommodation and Food Service Activities). These businesses face a compounding workforce challenge that no existing affordable tool addresses well.

Challenge	Evidence	Impact on Holi HR Opportunity
Employee shortage	43–46% of Malta SMEs cite this as their #1 operational concern (SME Barometer 2024–2025)	Operators need to maximise every available staff member — accurate scheduling becomes critical

Manual time & attendance	84% of small firms globally make payroll errors; ~50% still use spreadsheets/paper (SME research)	Direct pain point: every payroll error costs time and creates disputes
WhatsApp roster chaos	Our survey of 100 Malta operators: no-shows, shift confusion, and payroll errors ranked in top 3	Simple structured roster + clock-in replaces scattered group chats immediately
Compliance complexity	Malta law requires 11h rest between shifts, 24h weekly rest, 1.5x overtime; records must be kept	Automated time records reduce compliance risk for employers
Expensive enterprise tools	Talexio, Shireburn — powerful but aimed at 50+ employee firms, perceived as complex and costly	Clear gap for a lightweight, affordable, Malta-focused tool

Our primary research — a survey of 100 Malta hospitality business owners and managers conducted in March–April 2026 — reinforced these findings. Respondents cited staff no-shows, overtime calculation errors, and shift-swap confusion as their most time-consuming operational problems. The majority managed schedules via Excel/Google Sheets (48%) or WhatsApp/paper (42%), with only 10% using any dedicated scheduling app.

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Our Solution

Holi HR is a lightweight, mobile-first SaaS platform that replaces manual timesheets and roster WhatsApp groups with a structured, digital workflow purpose-built for Maltese micro-hospitality.

QR Clock-In / Clock-Out: Each employee scans a unique QR code at the workplace (or uses a remote QR option when off-site). Times are recorded instantly — no re-entry, no disputes.

Smart Rostering: Managers build weekly/monthly rosters on a colour-coded grid. The system uses stored availability and shift patterns to suggest rosters, with the manager retaining full control.

Employee Availability & Shift Swaps: Staff submit availability and swap requests through a self-service portal, replacing WhatsApp threads with a structured, auditable process.

Payroll-Ready Exports: Hours are summarised per employee (regular + overtime) and exported as CSV/PDF for direct import into payroll software or handover to an accountant.

Holi Kiosk: An optional €50 tablet stand with the Holi HR app installed — provides a professional shared punch-in screen at the entrance. Higher tiers support fingerprint biometrics.

Holi Admin (AI Assistant): An optional AI assistant within the app that auto-creates rosters, checks working-time compliance, and handles repetitive HR admin tasks — priced at €12/month, half-price for Pro subscribers.

The product is built using Ionic React (frontend) and a modern cloud backend, delivering a responsive experience across desktop, tablet, and smartphone. A working prototype — with manager dashboard, staff QR clock-in screen, availability portal, and payroll export view — has been completed by the team.

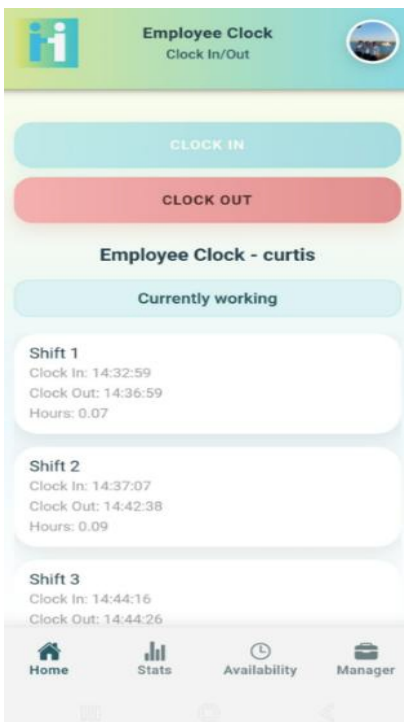


Figure 1: Employee Dashboard

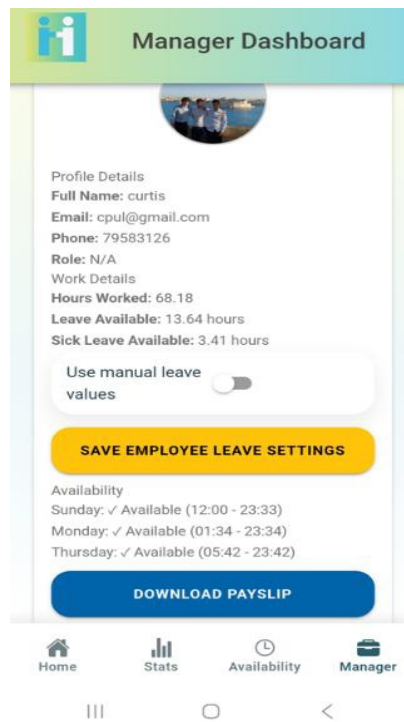


Figure 2: Manager Dashboard

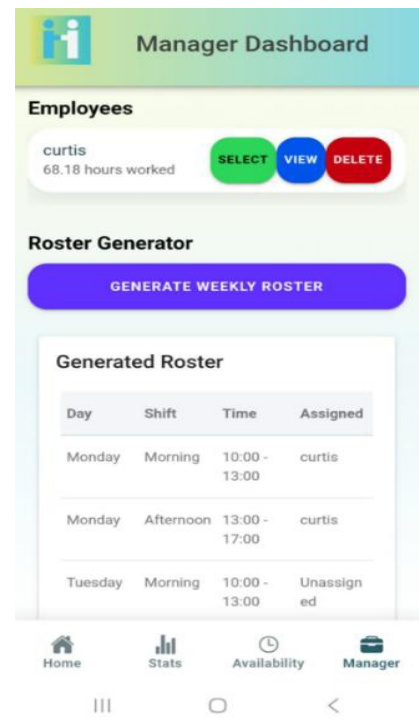


Figure 3: Manager Dashboard — Weekly Roster Generator

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Target Market & Opportunity

Holi HR's initial target market is micro and small hospitality businesses in Malta — primarily cafés, snack bars, and small restaurants with 5–50 staff and shift-based operations.

Segment	Definition	Malta Est.	Holi HR Fit
Total Addressable Market (TAM)	All Malta SMEs — 59,030 enterprises (NSO 2024)	59,030	Longer-term expansion
Serviceable Addressable Market (SAM)	NACE I (Accommodation & Food Service) establishments	7,460	Core addressable pool
Serviceable Obtainable Market (SOM — Y3)	210 paying SMEs — ~3% of NACE I base	210	Year 3 target (conservative)

EY's Malta Attractiveness Survey 2025 identifies digitalisation as a top priority for Maltese businesses. The Maltese government's 'Digitalise Your SME' grant scheme (up to €10,000 per business, open until June 2026) further lowers the adoption barrier. With 76.5% of Malta SMEs already at 'at least basic' digital intensity, the environment for a simple SaaS tool is more receptive than ever.

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Competitive Landscape

Holi HR operates in a space with both established local HR suites and informal manual tools. No competitor currently targets the micro-hospitality segment at an accessible flat monthly price.

Competitor	Type	Strengths	Weaknesses vs Holi HR
Talexio	Local full HR suite	Comprehensive feature set, local compliance, established brand	Targeted at larger SMEs; perceived as complex and expensive for micro-operators
Shireburn Indigo	Local payroll/time	Payroll-first, Malta-specific, used by larger groups	Enterprise-grade pricing; per-employee model unpredictable for small teams
BambooHR / Global tools	International SaaS	Feature-rich, polished UX	Not Malta-localised; per-employee pricing; no Maltese payroll export

Excel / WhatsApp	Manual (status quo)	Free, familiar to operators	Error-prone, time-consuming, no audit trail or compliance support
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Holi HR's Differentiation

- Niche focus: designed exclusively for small Maltese hospitality teams — not a generic HR system retrofitted for SMEs.
- Flat per-location pricing: one predictable monthly fee regardless of headcount, making budgeting straightforward for operators.
- Local context: payroll exports aligned with Maltese practice (Shireburn/Buddy column formats); future compliance reminders for TCN worker permit expiry.
- Simplicity: single manager dashboard showing who is on shift, who is late, and a weekly payroll summary — no training required.
- Kiosk model: optional €50 hardware using a 'blade and razor' approach — low upfront cost, ongoing subscription is where value is captured.

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Business Model & Pricing

Holi HR uses a Software-as-a-Service (SaaS) subscription model. Revenue is generated through three flat monthly tiers, one-time setup fees, optional kiosk hardware, and the Holi Admin AI add-on. All tiers are per-location, not per-employee, keeping costs predictable for small operators.

BASIC	GROWTH	PRO
<p>€25/month</p> <p>Up to 10 staff · 1 location</p> <ul style="list-style-type: none"> • QR clock-in / clock-out • Basic weekly & monthly roster • CSV/PDF payroll export • Employee & manager portals • Shift notifications • Support messaging 	<p>€45/month</p> <p>Up to 25 staff · 2 locations</p> <ul style="list-style-type: none"> • All Basic features • Availability management • Overtime alerts • Fingerprint biometric clock-in • Integrations: Shireburn, Scope, ZKTeco • Monthly business analytics • Priority support 	<p>€70/month</p> <p>Up to 50 staff · 4 locations</p> <ul style="list-style-type: none"> • All Growth features • Remote working for up to 25 staff • All platform integrations • Holi Admin at 50% discount • Up to 4 locations per portal • Advanced compliance reporting

Additional Revenue Lines

Item	Price	Description
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Setup Fee	€120 one-time	Full onboarding session with the team — tutorial, configuration, and initial Q&A;
Holi Kiosk	€50 one-time	Tablet + stand with Holi HR pre-loaded; 'blade and razor' model — low device cost, value in subscription
Holi Admin	€12/month	AI assistant for auto-rostering, compliance checks, payroll prep; 50% off for Pro subscribers
Extra Seat	€1.50/month	Additional employees beyond the tier limit, providing flexibility without forcing a tier upgrade

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Go-To-Market Strategy

Our go-to-market approach combines direct outreach, a strong local digital presence, and a referral programme — aligned with how café and small restaurant owners in Malta discover and adopt new tools. The Holi 2+1 Launch Offer (pay for 2 months, get the 3rd free) reduces switching friction, lowers perceived first-quarter cost, and drives word-of-mouth. Applicable to new subscribers in Year 1.

Phase 1 — Validation & Pilots (Months 1–4)

Distribute survey to 100+ Malta hospitality operators to validate pain points. Offer free pilot access to 5–10 cafés using the working prototype. Collect testimonials, measure time saved, and refine the product from direct feedback.

Phase 2 — Local Presence & Community (Months 4–8)

Present at JA Malta events, local entrepreneurship meetups, and small business sessions. Engage with the Malta Chamber of SMEs (7,500 members) and hospitality associations (MHRA). Produce practical content — 'How to cut payroll errors in a 10-person café' — and share in Malta Café Owners Facebook groups and LinkedIn.

Phase 3 — Digital Marketing (Month 8 onward)

Run targeted Facebook and Instagram ads aimed at café and small restaurant owners. Budget: ~€50/month in Year 1, scaling to sustained levels. Key messages: QR clock-ins, clean payroll, less admin stress. Simple Wix landing page with demo video and 'Book a Demo' CTA.

Phase 4 — Referral Programme

Existing customers who refer a new SME receive one free month once the new customer subscribes. The new customer receives a discount on their first month. Designed to generate compounding word-of-mouth in Malta's tight-knit hospitality community.

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Our Team

Holi HR is developed by a three-student team from MCAST that covers technology, finance/legal, and business strategy — providing a complete skill set for a digital HR product.

Member	Role	Key Contributions
Gabriel Pulis ICT Institute	IT Lead — Product & Technology	Manager dashboard, QR clock-in screen, availability portal, payroll export view. Architecture using Ionic React and cloud backend. QR logic and basic security.
Jean Carl Grech IBMC Institute	Finance & Legal Analyst	Financial model, sales forecast, P&L, cash-flow. GDPR compliance framework. Competitor analysis (Talexio, Shireburn). SWOT/PEST research on Malta SME market.
Curtis Pullicino IBMC Institute	Business Strategy & Marketing Lead	Brand identity, go-to-market strategy, pitch deck structure, marketing plan (referrals, Facebook ads). Executive summary and report coordination. Idea validation and product-market refinement.

The team is supported by mentors and advisors through the JA Malta programme. Each member's academic programme (Business Management, ICT) directly feeds into their role within Holi HR. Founders are unpaid in Year 1; Year 2 introduces partial salaries as the business reaches scale.

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Cost Structure

Because development is carried out in-house by the student team, Year 1 cash costs are kept to hosting, tools, and marketing. Salaries are introduced in Year 2 once the subscription base is established.

Cost Item	Year 1 (2026)	Year 2 (2027)	Year 3 (2028)	Notes
App/DB Development	€10,000	€5,000	€4,000	In-house dev + outsourced components
Marketing	€5,000	€5,000	€5,000	Meta ads, referral scheme, 2+1 launch offer
Salaries (founders)	€0	€32,000	€48,000	Y1 unpaid; Y2 3 founders (2 FT, 1 PT)
DB Server Hosting	€600	€600	€600	€50/month cloud hosting

Website (Wix)	€360	€360	€360	€30/month plan
Admin & Legal	€1,500	€500	€500	GDPR, company formation, misc.
Insurance	€400	€400	€400	€100/employee + €100 cybersecurity
Kiosk Hardware (COGS)	€3,150	€3,150	€3,150	Cost to procure kiosk units sold
Payment Processing (~1%)	€191	€552	€914	Stripe transaction fees
TOTAL COSTS	€21,201	€47,562	€62,924	

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Financial Projections

Our three-year projections are deliberately conservative, based on the assumptions in the finalised financial model. All figures in euros; founder time is not counted as a cash cost in Year 1.

	Year 1 (2026)	Year 2 (2027)	Year 3 (2028)
Paying Customers (year-end)	70	140	210
Subscription Revenue	€19,082	€55,244	€91,406
Kiosk Hardware Revenue	€3,200	€3,520	€3,840
Setup Fee Revenue	€1,600	€1,920	€1,920
Total Revenue	€23,882	€60,684	€97,166
Total Costs	€21,201	€47,562	€62,924
Net Profit Before Tax	€2,681	€13,121	€34,241
Tax (35%)	€938	€4,592	€11,985
Net Profit After Tax	€1,742	€8,529	€22,257
Net Profit Margin	7%	14%	23%
Opening Cash Balance	€0	€1,742	€10,271
Closing Cash Balance	€1,742	€10,271	€32,528

Year 1: 70 customers, revenue €23,882 vs costs €21,201 — net profit after tax €1,742 (working capital). Year 2: Salaries (€32k) introduced, revenue €60,684, net profit €8,529, cash €10,271. Year 3: 210 customers, revenue €97,166, net profit €22,257 at 23% margin,

closing cash €32,528. Mix: 60/30/10 Basic/Growth/Pro, ~€33 avg/month, 3% churn, 5–6 new subscribers/month.

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Risks & Mitigation

Risk	Likelihood	Impact	Mitigation
Low adoption (traditional café owners)	Medium	High	Free pilots, 2+1 offer, in-person demos, early adopter testimonials
Established players expand downmarket	Medium	High	Deeper niche focus, lower price, simpler UX than large vendors
Small team capacity (student workload)	High	Medium	MVP-first; no-code/low-code tools; JA mentorship support
GDPR / data privacy breach	Low	High	GDPR framework from day one; encrypted cloud storage; legal consultation
Churn > 3% projected	Medium	Medium	Strong onboarding; referral loyalty programme; ongoing product iteration
Year 2 salary underfunding	Low	Medium	Y1 cash surplus + JA grant + 'Digitalise Your SME' backup grants

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Future Plans & Conclusion

Short Term (0–12 months)

- Finalise MVP — QR attendance, portal, payroll exports.
- Secure first 10 paying SMEs via pilot referrals and 2+1 offer.
- Permit-expiry reminders; apply for JA Malta and Business START grants.

Medium Term (1–3 years)

- Expand analytics — overtime trends, cost-per-shift dashboards.
- Optional recruitment / document-verification add-ons.
- Integrate Shireburn/Buddy payroll + POS to eliminate double-entry.
- Holi Go — GPS clock-in for delivery and field workers.

13 Conclusion

Holi HR addresses a real, validated gap: Malta's micro-hospitality businesses need a simple, affordable, locally-aware workforce management tool — and none of the current options serve them well. Our QR-based platform, flat per-location pricing, and Holi Kiosk hardware create a compelling, low-friction offer. At €25/month and backed by a three-year growth path to 210 customers and €22,257 in annual profit, Holi HR is financially viable and ready to grow.