



2022

# OUR YEAR IN REVIEW

# Table of Contents

**Executive Summary**

---

**Foreword From CEO**

---

**Your Chamber Team**

---

**Representing Your Interests**

---

**Listening to You**

---

**Raising Your Profile**

---



# Executive Summary

For the first time, we've pulled together a written summary of the work that we have been doing over the last 12 months to support you – **our members** – and the wider community.

We believe it's **important to showcase to you the work** that we have been doing not only because it's the work you have been paying for through your membership subscriptions, but because we can be all too busy doing our day-to-day operations that we forget to look up and see what is going on around us. At **Moray Chamber of Commerce**, we can be guilty of engaging on certain projects or challenges but forgetting to tell the network about it, we hope that this Annual Review will resolve that.

This review will be renewed annually in December (**ahead of our AGM in January**) and over the years we believe we will create an engaging way to see the progress and growth that has happened at **Moray Chamber of Commerce**, thanks to your support.

We've taken notes throughout the year and looked through our activity from **press releases, awards**, social media data and engagement. Our membership has **grown by over 10%** in 2022, after remaining stable throughout the COVID years and we are delighted more businesses are seeing the value of engaging with their local Chamber of Commerce. We've pulled together this review over the last month but keep tweaking it as time passes as we know how quick content can go out of date – time moves very quickly. So please read with this in mind – *this review was published on 13th December 2022.*

From **retail to hospitality, whisky to international businesses**, we've engaged across a range of sectors to be the ear for the region, turning this in to **being the voice**. The information and **data we gather from you helps us** influence the policy makers locally, regionally and nationally. We've engaged on a variety of policy documents that have come from the Governments but also **pushed forward issues that matter to you**.

We've got **our team** now and whilst there is no doubt 2023 is going to be a difficult year, we are committed to you and confident that we can continue to deliver on what matters to you. Our **Annual Dinner** sold out in just 12 hours (after us having to increase the capacity after first selling out in just four!) and we're excited to bring this to you next year. The **connections and community** element of our Chamber are something we are really proud of, **so please get involved**.





# View from the Chief Executive

**PERMACRISIS** is the Collins Dictionary word of the year for 2022 – sadly there's never been a more fitting word. From Brexit to COVID and now the cost of living crisis, energy chaos and now a recession, it does feel that we just bat away one crisis and the other is just behind it. Business on the whole is resilient. It finds a way of navigating through chaos, politics, and changes to deliver for its customers and to keep jobs.

## **PERMACRISIS. *noun***

An extended period of instability and insecurity, especially one resulting from a series of catastrophic events

## Sarah Medcraf “

This year however, more than any other, we have seen the cracks beginning to show. Probably because many are now operating in a climate worse than COVID but the added pressure of the COVID debt. There have been some winners and sadly some less fortunate, but one thing remains the same, the business community is united and all we want is fair trading conditions.

We have been here for you. On the end of the phone to share concerns with or to be your cheerleaders and celebrate your great achievements - despite it all. That's the point I want to end on, great things are still happening. They will continue to happen. 2023 is a very uncertain year but we will still be here for you.

I hope you enjoy reading through what we have been doing for you. Hopefully, most of it won't come as a surprise but we know we need to get better about sharing what we are doing rather than being too busy doing it – we will work on that for next year!

What I also hope is you will see with a membership fee that starts from just £15 per month, we are providing value for money - and that value is invaluable to you.

*Sarah*





# Your Chamber Team

**SARAH MEDCRAF**

**DIRECTOR  
& CHIEF EXECUTIVE OFFICER**

**AIMEE WALKER**

**OPERATIONS MANAGER**



Wow, where has the time gone? Over the past 6 months, since I joined the Chamber, we've been hard at work and we hope this review allows you to see exactly where your membership goes and what it means to us.



Here at Moray Chamber, I want to emphasise the “we” here. We would be nothing without the support of our members. We're evolving as a Chamber, making sure we're more relevant and connected to the needs of the business community than ever before. The more we can do to raise the profile of the inspiring organisations across the region, the more people will take a route into becoming a part of the future workforce.

Outside of keeping you all updated, we also did our best to deliver you features and information to help you. You won't find a team that's more passionate about that than we are. We're consistently inspired by the work and creativity of our members, and we can't wait to continue to serve you all and watch you grow in 2023!

Thank you, to all for welcoming me into my role but also for making the journey such a positive and rewarding experience.

*Aimee*

# #TogetherWeGrow



# REPRESENTING YOUR INTERESTS

**Moray Chamber of Commerce** has supported thousands of employees and businesses throughout the year. We have engaged across the region, with different sizes of businesses from sole traders to multi-national brands and in every sector. We pride ourselves on being an all-inclusive organisation and the work we do over the year aims to benefit our members and the wider Moray business community.



## GETTING THE RIGHT CHANGE SCOTLAND'S RETAIL STRATEGY

The Scottish Government released its retail strategy in March. We pulled together retailers from across the membership to provide feedback on the document. After submitting the feedback, Scottish Government requested details of retail representatives from the business community to sit on an Industry Leadership Group (ILG).

We provided details from four Moray representatives as ***it is important that Moray is represented*** across Scotland and is at the table when discussions are taking place. Moray Chamber will remain engaged with the Scottish Government team. You can read more here: [Moray Chamber Website](#)

## VAT REDUCTION GROUP

In May we started our campaign for VAT for the hospitality, leisure, and tourism sector to be reduced. We pulled together case studies from across the region to show what the impact of VAT at 20% was doing to businesses and also what it was preventing them from doing! We submitted a formal paper to the UK Government and with the support of Scottish Chambers of Commerce, continue to push the urgency and importance of reducing VAT in this sector.

We have one of the highest VAT rates in Europe and the UK Government reduced this during COVID, as they recognised it was too high. It's time to do the same again.

## MORAY HOSPITALITY GROUP

Earlier this year, we invited all hospitality members to join us to form the Moray Hospitality Group (MHG). MHG was originally set up to provide a safe space to share concerns of the sector, whilst providing support. The group is invaluable to us as we learn the good, the bad and the ugly about the sector and it enables us to have real on the ground information and data to feed in to Moray Council, Scottish Government, UK Government and Scottish Chambers of Commerce.

The group meets every 6 weeks and as well as pressing challenges and opportunities, also discusses longer term goals of encouraging more young people to choose hospitality an attractive career.



**REPRESENTING  
YOUR  
INTERESTS**

**ALCOHOL DUTY INCREASE** Moray Chamber of Commerce supported the work of our friends at the Scotch Whisky Association to in their calls for a scrap to the rise in alcohol duty tax. The tax, which was proposed to be the highest increase since 1643, would hit an already fragile hospitality sector. In Moray Speyside we are fortunate to have so many great distillers, but the proposed duty rise will cost our region £80 million per year. This will impact their ability to invest and sustain in both their infrastructure and their green agenda and will cause a risk to jobs.

Read more here: [moraychamber.co.uk](http://moraychamber.co.uk)



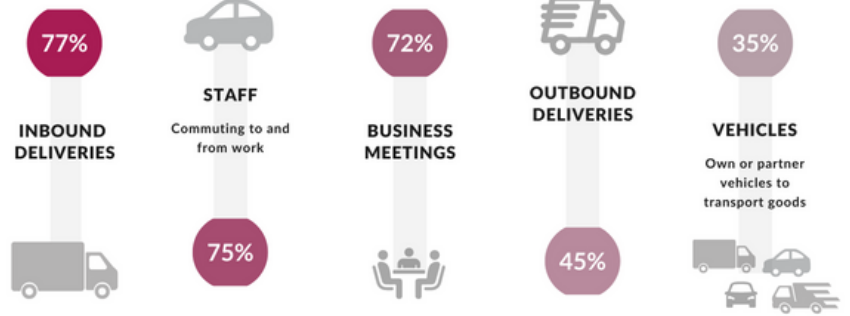


Although the Scottish Government's plan is to fully dual the A96 between Inverness and Aberdeen, earlier this year they launched a transparent review of which the results are due by the end of 2022. This prompted some concern among the business community, so we undertook a survey of to learn what matters most to you. This also enabled us to gather data to feed to Jenny Gilruth MSP - Minister for Transport.

**DUALLING OF THE A96**

**A96 SURVEY RESULTS**

How businesses use the A96



You can read the full findings here: [moraychamber.co.uk](http://moraychamber.co.uk)

**ENERGY CRISIS**

Almost all businesses are facing unmanageable energy increases over the coming months. Many businesses have been forced to reduce their opening hours or change their service in order to try and manage the increased costs. We've been gathering data and sharing this with all governments and political parties to ensure that they are aware of what is happening on the ground. The Business Energy Relief Scheme was announced early Autumn, but this will have little comfort for those trying to plan further than the next 6 months. The increase in standing charge, as well as unit costs, can be the difference between a business plan being viable, or not. We will continue to push for solutions that are suitable for business long term. We hear all the time that businesses aren't looking for hand outs constantly, they just want fair trading conditions!

**KICKSTART**

OVER  
**160**  
PLACES

**50**

BUSINESSES  
IN MORAY

**£875,000**

PAID OUT  
TO LOCAL  
BUSINESSES

**OVER £1M**

BACK INTO MORAY

**KICKSTART**

Moray Chamber of Commerce became a Gateway for the KICKSTART Scheme. A UK Government scheme to encourage young people under 25 who are risk of long-term unemployment in to work. The scheme supported employers by paying start-up costs and wages for 6 months. Many employers were able to retain the young people and offered them permanent positions after their contract ended.

**ROUND TABLE:**

**DOUGLAS ROSS**

**SOLD OUT**

Join us as we meet with Douglas Ross MP MSP in this round table to share what matters most to you and your business.

Trading conditions are difficult and we need your views and your voice to...

**ROUND TABLE:**

**LOUISE MACDONALD  
INTERIM DG ECON**

**FREE MEMBERS ONLY**

Join us as we meet with Louise Macdonald in this round table to share what...

**MSP ROUND TABLE:**

**RICHARD LOCHHEAD**

Join us for lunch as we meet with Richard Lochhead MSP in this round table to share what matters most to you and your business.

We are trading in such difficult conditions and we need your views and your voice to challenge policy and influence change.

**Tuesday 23rd August  
12.00pm - 2.00pm**

Threaplands Garden Centre, Lhanbryde, IV30 8LN



**CHILD CARE**

Time and time again we received examples of parents who couldn't get back in to work or businesses who couldn't fill vacancies because of a lack of available childcare in Moray.

We engaged with parents, businesses, childcare providers, and partners to learn more about the landscape and what could be done to alleviate the pressures. We believe the solution will be a blend of smaller solutions tailored to the needs of the area.

We've engaged with the military (due to their expansion and requirement for more spaces) and the public sector and childcare is now a key action within the Moray Economic Strategy. Being part of the strategy means that there will be a dedicated group looking at solutions which could be taken forward in Moray.

**#Together  
WeGrow**

**COST OF DOING BUSINESS**

Across all sectors, the cost of doing what you did simply 12 months ago has risen significantly. With less in the consumer's pocket (whether this b2b or b2c) it's extremely difficult to pass on the full extent of these costs

We've been giving you the opportunity to share these challenges (along with any other challenges such as talent, stock issues etc) with elected members. We've held round tables with Richard Lochhead MSP, Douglas Ross MSP MP and Interim Director General Economy Louise MacDonald. Thank you if you came along, whilst we know the issues facing the business community and we share this on your behalf, no one knows your business like you. We will be holding more of these over the next year.

We also hold private meetings with our elected members to ensure that we are frequently updating them on the condition of the business community in the region.

**30+  
PRESS MENTIONS**

**12  
ARTICLES IN THE  
NORTHERN SCOT  
BUSINESS SECTION**

**REPRESENTING YOUR INTERESTS**

## MORAY BUSINESS RESILIENCE FORUM

### KEY ACTION POINTS 14TH MAY 2020

- 1,418** GRANT APPLICATIONS RECEIVED
- 1,220 PROCESSED**
- = £13.58M**
- [Apply here](#)

83 applications received in second phase of grants with 43 approved so far.

**124** rejections processed

Companies that originally applied for CBILS have not had any response, therefore have applied for Bounce Back as an alternative, been declined and having to go through CBILS application process again.

Applications for charities going live on Moray Council website Friday.

More guidance required for the tourism industry and larger companies sharing best practice with regards to checking temperatures.

England starting to return to work with guidance from Public Health England. Scotland in different stage and can learn lessons from rest of the country.

**KEY**  
Green = Up and Running  
Blue = Announced - Awaiting clarification  
Red = Issues and gaps raised

- Planning for getting back to work** including assessing workspaces, access, payment methods, etc.
- Discussions whether furlough scheme is fit for purpose, consideration for part time furlough, a targeted scheme, a further extension or bringing it forward might be beneficial.
- Free marketing available for local businesses via Moray Chamber of Commerce website.
- Businesses wanting to get ahead of the game to open, fitting screens, providing stand-alone hand sanitising stations etc but not sure if it is enough.
- HIE in ongoing discussions with SG for supporting local communities. Reaching out to anchor organisations to identify long term support required.
- Issues with furlough payments not coming through and self-employed not receiving grants has had big impact on foodbanks.
- Warning that NDR bills being issued over next few days as calendarised. If businesses are experiencing hardship, they are to contact Moray Council who will be sympathetic towards circumstances and not chase payments.

Issues for town centres returning to normal with access and movement along streets and pavements to ensure enough social distancing.

An Economic Impact Assessment report to be published by Moray Council with the options on moving forward. Feedback welcomed.

Concerns from self-catering establishments providing accommodation for key workers and if they are following correct guidance.

SDS monitoring trends and expectations of redundancies coming through for a proactive response.

Scottish Investment Bank want to look at the bigger picture for recovery, considering the circular economy and digital connectivity.

Applications for Hardship Fund for newly self employed being processed and paid out. Approximately 20% rejected as do not meet criteria.

Oil industry considering redundancies due to falling activity in the industry.

[CLICK HERE](#)

# MORAY BUSINESS RESILIENCE FORUM

The Moray Business Resilience Forum brings together private and public sector organisations to respond to the issues the region faces.

Moray Chamber of Commerce represent the private sector voice. Sadly, at the moment we are going from crisis to crisis so the sharing of knowledge in this group is valuable.

The group meet approximately once a month and gives a forum for cross-organisation support to be discussed.

# MORAY

## ECONOMIC STRATEGY 2022

TOWARDS FUTURE PROSPERITY AND INCLUSIVE GROWTH

## MORAY ECONOMIC PARTNERSHIP MORAY ECONOMIC STRATEGY

Moray Chamber of Commerce contributed to the refresh of the Moray Economic Strategy which was the simple part. The challenge now is to work with the partnership, and all pull together to deliver this for Moray.

We will provide updates to members when required, and we will be reaching out to you for your thoughts to ensure that we are on a positive trajectory for the region.



[CLICK HERE](#)

### IN ADDITION TO THE ABOVE...

Moray Chamber of Commerce also represents the private sector on other regional groups such as the Moray Climate Assembly, Moray Growth Deal Programme Boards and Partner Employability Group.





# LISTENING TO YOU

A huge **THANK YOU** if you spend time each quarter completing our surveys. This quarterly economic indicator is important to ensure that we get our messaging to governments correct. We can see the dip in trends, and compare across the country between sector and geography, and we collect strong data to forecast potential issues before they arise.

We do this survey with the support of Scottish Chambers of Commerce (SCC). SCC not only work with us on the survey, but they are instrumental in the support they give the **Moray Chamber** team and the lobbying work they do across the country. They have extraordinary reach in Scotland, in to both Governments and in to countries across the world for topics such as international trade. They are a great resource to us and one that our members can benefit from too.



## OUR GOVERNANCE

The longer standing members amongst you may remember the days of **Moray Chamber of Commerce** having a Chamber council and a board.

In 2020 we revisited our constitution and refreshed it for the 21st century. At this time, we changed to a one tier structure to Directors of Moray Chamber.

This change has enabled us to be more productive and holistic in our planning, ensuring that we are focused and delivering for you.

You can find a list of current Directors on our website: [Moray Chamber Directors](#)

## SCOTTISH CHAMBERS OF COMMERCE

We are fortunate to be supported by Scottish Chambers of Commerce (SCC), the umbrella organisation for the 26 Chambers across Scotland. SCC have weekly meetings with governments to ensure that the Scottish business voice is represented and considered when making policy decisions.

The Chamber network hosts monthly meetings because although we are all autonomous and funded and run differently, there is huge strength in sharing best practice, collaboration, and support.

Some of the policy priorities this year:



### NON-DOMESTIC RATES

**PAUSE SCOTTISH GOVERNMENT'S  
APPEALS SYSTEM CHANGES &  
SYSTEM REFORM**

### DEPOSIT RETURN SCHEME

**DELAY THE IMPLEMENTATION,  
ALIGN WITH THE REST OF THE UK  
AND CONSULT FURTHER WITH THE  
INDUSTRY**

### ADDITIONAL TAXES

**WORKPLACE PARKING LEVY,  
VISITOR LEVY  
(TOURISM TAX)**

### COFFEE CUP LEVY

**REVERSE THE PROPOSED  
REQUIREMENT TO MANDATE SMES  
TO REPORT SURPLUS AND WASTE**



### HFSS LABELLING

**SCOTTISH GOVERNMENT TO CONSIDER  
ALIGNING WITH REST OF UK TO MINIMUMSE  
CONSUMER CONFUSION AND ADDITIONAL  
COSTS FOR BUSINESSES OPERATING UK WIDE**

**CONTINUOUS ENGAGEMENT AND FEEDBACK  
ON THE NSET (NATIONAL STRATEGY FOR  
ECONOMIC TRANSFORMATION) AND  
PROGRAMME FOR GOVERNMENT**





**WE ARE GOLD!**

We were delighted to be awarded our gold award in the Employer Recognition Scheme at Stirling Castle in November.

The award, which follows our bronze and silver over the years, shows our commitment to our armed forces, their spouses, veterans etc and they are an important part of our community and our economy.

In case you missed it: [read here](#)



**RAISING YOUR PROFILE**

We welcome all businesses to be part of our network. From really exciting sole traders to world renowned, multi-national brands. From Cullen, to Brodie, to Glenlivet (and even further afield!), all genders and business sectors. Our all-inclusive approach gives great value to those within the membership as there is strong collaboration and networking opportunities.

**200+**  
**MEMBERS**

Sole traders to multi-national brands

Whilst we represent your interest and what matters to you when business is tough, we are also your biggest supporters – cheerleaders as we like to call ourselves – when things are going great! We love to celebrate good news, expansions, award wins and everything in between. Remember to tell us your good news so we can share with the business community – **you deserve it!**



## WHAT DO YOU THINK?

Our annual membership survey shows what our members think of us and what you value from our Chamber membership:

We pride ourselves on making the right connections and where we don't know an answer, we have a great network we can reach in to, to find it. From seagulls to CRM systems, biofuel to office space, we've connected members across the region for mutual gain.

**HOW SATISFIED ARE YOU WITH MCC AS A SOURCE OF USEFUL BUSINESS INFORMATION?**

**2.9/3**

**HOW SATISFIED ARE YOU WITH BEING A MEMBER OF MCC?**

**4.4/5**

**HOW SATISFIED ARE YOU WITH HOW THE CHAMBER REPRESENTS YOUR NEEDS ON LEGISLATIVE AND REGULATORY ISSUES?**

**4.3/5**

## MEMBER INSIGHTS

Each month we interview a member to find out more about their business and share it to the network. We share it through social media, our website and via email to members.

We've interviewed 12 members this year and will continue running this through 2023, if you'd like to be featured, please get in touch.

### MEMBER INSIGHTS

## OUR MONTHLY NEWS

As our members will know, when the 1st of the month hits, a jam-packed e-newsletter lands in their inbox. This gives us opportunity to share your news, funds that are available, events we have coming up, policy changes etc.

Whilst we know this is a big read, we have a really high open and engagement rate on this because the content is of interest and of value to you.

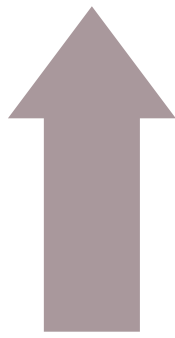
This service is included in your membership as the e-newsletter does not get shared out with the membership.



**ON THE 'GRAM**



@moraychamber



**26%**  
increase in followers  
across all social media  
platforms in 2022.

At our Annual Dinner this year we launched our Instagram account, I know where have we been – right!? Remember to tag us on social media so we can see your news, help share it and engage with you. It is as important that we know what you're up to as well as you knowing what we are up to.

Facebook Page reach ⓘ

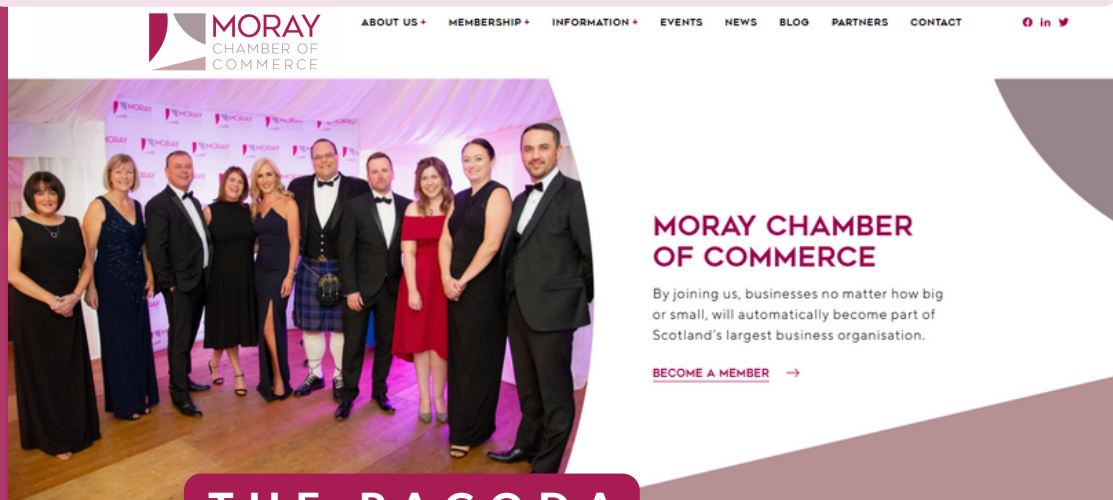
10,783 ↑ 54.4%



Our easy to navigate website is updated almost daily to ensure that current information is at the tips of your fingers.

Our newly added search function to our news page allows for quick locating of historic news articles.

**MORAYCHAMBER.CO.UK**



**THE PAGODA**

We've launched our bi-monthly blog. This a quick way to catch up on the Chamber activity. Short enough to read with a cuppa but still useful content for you to learn about what we are doing for you. These will be available on the blog section of the website, but we will also be sharing it on social media too.



*The Pagoda*  
by Sarah Medcraf

*The Chamber's bimonthly blog*



# MORAY CHAMBER OF COMMERCE



## MEMBERS' FESTIVE OFFERINGS

CHRISTMAS 2022  
**WONDERFUL TIME OF THE YEAR**  
 Christmas party lunch, Bring a Party to a Party or  
 with the Big Man?  
 Members' festive offerings for Christmas 2022

## EXECUTIVE MAGAZINE



## SPECIAL FEATURES

Throughout the year we do special features to help raise your profile. In early-November, we launched our Christmas Catalogue for our hospitality members to share what they have on offer over the festive period.



The access to networking events and a community of businesses in the local area who work together within our shared challenges and opportunities that Moray presents.

We also receive excellent discounts with Moray Chamber sourced providers of services such as HR and Legal services.

The staff at Moray Chamber are so helpful, providing information and advice where appropriate or pointing us in the right direction or arranging contact with organisations that can help if needed.

Mark Dunscombe  
 MJD Systems



We've worked hard to maintain additional exposure for you in Executive Magazine. We have a supplement every quarter which enables us to share your news to a wider audience. Executive is available quarterly in The Northern Scot as a magazine and as an e-magazine each month. You can see our latest supplement

[VIEW HERE](#)

## BUSINESS SCOTLAND

In addition to the Executive Magazine, Business Scotland, the official publication of Scottish Chamber of Commerce is issued every quarter and usually themed – international, skills etc. As a Chamber member you have the opportunity to share your news in this too which is shared both digitally and in print, across Scotland.

[VIEW HERE](#)

## INTERNATIONAL GROWTH

Through the Scottish Chambers International Trade Partnership 2 (ITP2), Chambers across the country have been partaking in virtual and physical trade missions to countries across the world. From New Zealand to Germany to Canada, our network is offering opportunities for Scottish businesses like you to get your name, brand, and product or service out to the rest of the world.

You can learn more at



## EVENTS

From celebrations to space, networking to roundtables and educational and informative, we've had a range of events to suit all businesses.

We held our Annual Dinner at Gordon Castle in September after a two-year break. We were delighted you welcomed us back with such a BANG.

Remember, we are nimble enough to be offering events that suit you and your business. Please feed back to us what topics you are looking for so we can add them to our calendar.

# 5

## CASUAL DRINKS

# 20+

## EVENTS

# 25+

## NETWORKING

## OPPORTUNITIES

# 400 GUESTS

## AT MORAY'S BIGGEST, FASTEST SELLING, BLACK TIE EVENT

# 29.09.23

## SAVE THE DATE

## AWARDS

We celebrated our special awards:

*Moray Business Award 2022 - Associated Seafoods*

Corporate Social Responsibility - Brightwork, Elgin

*Most Promising Enterprise - R-evolution for Good*

SME of the Year - Mackenzie & Cruickshank

Garden Centre, Forres

Resilience Award - Duffus Estate

Congratulations to all our winners.



We joined to gain all the benefits of networking and gain knowledge from likeminded and fellow business people in the area. It is important to us to be part of the local business community.

Jane Shepherd  
The Town Planner



## SAVING YOU MONEY

Every penny is a prisoner, we understand that. You need to see the value for your membership. What is the return on your investment? Your membership fee enables us to do everything you've read so far, thank you. But also, we have some great cost saving benefits that you can use free of charge.

Our most popular service is our HR & Legal portal and phone line. With over 400 documents and someone at the end of the phone it's no wonder that this service is vital to many of our small businesses. From employee contracts and handbooks to health & safety the portal is great tool for businesses with limited resources.

Moray Chamber of Commerce is affiliated to [Aberdeen & Grampian Chamber of Commerce](#) which means that you can benefit from:



- Attending their events at member prices
- Attending their training courses at member prices
- Discounts on trade documents and export help

## MEMBER TO MEMBER OFFERS

Member to Member Offer

BOOK YOUR CORPORATE TEAM-BUILDING OR ENTERTAINMENT DAY ON A MONDAY, TUESDAY, WEDNESDAY OR THURSDAY AND RECEIVE 10% OFF OUR STANDARD DISCOUNTED GROUP RATES (SUBJECT TO A MINIMUM OF 10 PEOPLE), 15% OFF FOR 20+, 20% OFF FOR 30+ AND 25% OFF FOR 40+ PEOPLE

Give your clients, staff or suppliers a day that they'll remember!

Member to Member Offer

DISCOUNT OF 10% OFF ADVERTISED WEBSITE PRICES

#TogetherWeGrow

# #Together We Grow

## MEMBER BENEFITS



### 4 Services

- HR
- Legal
- Health & Safety
- Tax

which include

### 5 Advice Lines

- HR
- Legal
- Health & Safety
- Tax
- VAT



### 3 Document Libraries

- HR
- Legal
- Health & Safety

containing almost **800** templated documents



**£1,000,000**

Legal Expenses Insurance

includes employment cover & Tax Enquiry cover



FREE **One2One**

meeting to understand how these serves can support you



## PRIVATE HEALTHCARE WITH WESTFIELD HEALTH

Health cover for working life and beyond

For healthy happy staff.

Chamber Primary Health Plan

**Westfield Health**  
Harder working health cover

We are proud to have partnered with some of the largest and most prestigious membership organisations in the UK, providing innovative and effective health cover solutions available exclusively for their member businesses.



**WHO IS IN OUR NETWORK**

- Accountants & Financial Services
- Aquaculture Services
- Architects
- Banking
- Boarding Kennels and Cattery
- Branding, Marketing & Web Design
- Building & Construction
- Business Associations
- Business & Consultancy Services
- Care Homes
- Creative Industry
- Electronics Industry
- Engineering, Oil & Gas
- Food & Drink Manufacturers
- Health Care
- IT Services
- Legal Services
- Leisure, Hospitality & Tourism
- PR/Media Relations
- Property & Estates
- Recruitment
- Renewables
- Retailers
- Telecoms
- Town Planner
- Training
- Transport
- Whisky Distillers
- Virtual Pas
- Public Sector
- Third Sector/Charity
- Environmental and Cleaning Services
- Asbestos Services
- Couriers
- Water, Energy and Waste Solutions



■ A ■ B ■ C ■ D ■ E ■ Charity

**BAND A** 1-3 EMPLOYEES  
**BAND B** 4-50  
**BAND C** 51-100  
**BAND D** 101-250  
**BAND E** 250+  
**BAND F** CHARITY

**BECOME A MEMBER**

**THE SIZE OF OUR MEMBERS**



## FUNDING

We know how key funding is to your business.

Cash is King.

We ensure that we are up to date on all funding opportunities from net zero to High Street developments to young business growth. All of this information is shared with our members through our newsletter and on our website.

We've helped members achieve funding for COVID recovery, digital technology and High Street renovations.

## PREMIER PARTNERS

Our Premier Partners aim to make a difference. By working together, we can achieve what we could not individually. Thank you for supporting **Moray Chamber of Commerce**.

Finally, a huge thank you to you our members, for continuing to invest in us, to work with us, to believe in us. You're the reason we do what we do and without your support, we would cease to exist. We know that 2023 will be a really uncertain year for many. We know that planning will be difficult, but we are here for you. Together We Grow.



0 1 3 4 3 5 4 3 3 4 4



info@moraychamber.co.uk

INDIVIDUALLY WE ARE UNIQUE,  
COLLECTIVELY WE ARE STRONG.

