

# 2022-2023

# ANNUAL REPORT



Isle of Man  
Chamber of Commerce



# BOARD MEMBERS 2022/2023

## HONORARY OFFICERS

President .....	Kristan McDonald
Vice-President .....	Claire Watterson
Treasurer .....	Jennifer Lowe
Immediate Past President .....	Caren Pegg

## BOARD MEMBERS

Miles Benham	Bill Mummery	Deb Byron
Carol Glover	Stuart Colligon	Barry Lawson

## HONORARY OFFICERS

Business Sustainability .....	Ralph Peake
Charity .....	Richard McNee
Construction (part of the Construction forum) .....	Gary Crittenden
Digital .....	Shelley Langham-Newton
Finance & Professional Services .....	John Hunter
Legislation Forum .....	Helen Helfrich
Local Economy – Small Business .....	Rob Cowell
Positive Health & Wellbeing .....	Juan Moore
Road, Sea & Air .....	Bill Mummery
STEM .....	Nick Gibbs
Talent Action Group .....	Kelley Corlett
Think Tank .....	Kathryn Sharman
Visitor Economy .....	Brett Martin



# CEO FOREWORD

Our new financial year commenced with a bang, when on 2nd April 2022 Chamber requested an urgent meeting with the Department for Enterprise and Treasury Minister to outline and deliver a five-point plan to help members struggling with rising costs. In addition to asking for targeted support for a number of sectors, Chamber requested that Work Permits be lifted and encouraged the proposed reform that was being brought to Tynwald in 2023.

April 2022 also saw the launch of the Isle of Man Business Sustainability Group which aims to help local organisations achieve net-zero carbon emissions targets. Since its conception the group have made excellent progress, including the gathering of vital data and the release of a Carbon Calculator which can be utilised by businesses needing more support and resource in this area.

The first month of the financial year concluded with a highly successful three day business event, held in collaboration with BITA showcasing what the Isle of Man has to offer, both as a tourism destination, and as an international business centre. As part of the event agenda and as a bid to further forge trade links between - the UK and Isle of Man, Chamber hosted a networking breakfast where Anne-Marie Martin, Director of Global Business Networks from the British Chambers of Commerce (BCC) presented on research and findings linked to the release the BCC trade manifesto.

At the beginning of August 2022, with no signs of the cost of doing business crisis easing Chamber wrote an open letter to Government asking for the issues to be addressed. Chamber welcomed the subsequent announcement of a cap on electricity prices at the end of August.

Continuing on the theme of challenging Government, our open letter proceeded further comments from the Chamber Board who raised concerns about the slow pace of progress following the Governments promise of major reforms, structural and cultural changes.

September was another very active month with the delivery of an economic strategy themed Business workshop lunch hosted as part of the Isle of Man Government “Our Island, Our Future” conference. The lunch offered a fantastic opportunity for members to hear more about the Government’s draft Economic Strategy, how businesses can ensure their future prosperity, and support the Island to achieve ambitious targets. The lunch was attended by over eighty delegates and gave individuals and businesses the opportunity to put their ideas and questions to Ministers directly.

In October 2022 we commenced our 2nd series of Small Business Workshops ran in collaboration with Business IoM. The series of twelve workshops ran throughout the financial year and were delivered in collaboration with experts across industry, business owners and government specialists, covering a broad range of topics including; Company Structures, VAT, Basic Accounting, Digital Marketing, Scaling up for Export, Accessing Finance, Ecommerce, Payment Solutions and Business Resilience.



Chamber hosted its second Business & Charity partnership event to foster stronger connections between industry and charitable sectors. Speaker, Lieutenant Governor Sir John Lorimer, drawing from his military career, emphasized the importance of leadership and supporting local charities. He encouraged larger organisations to offer governance support to smaller charities facing increasing pressure to comply with rules and of course, ever rising costs.

In recent years Chamber's reach across its network and the economy has grown significantly. In order to assist this growth and our ever-evolving offering, in November we were delighted to announce that Chamber Board member, Carol Glover, took on a new position as Vice-President of Strategy. The new role was established to ensure Chamber stays focused and driven in its continued support for our members and the emerging challenges facing our Economy.

We began 2023 with the delivery of our popular three Ministers Breakfast event, with a focus this year on The Island Plan and Economic Strategy. The Chief, Treasury and Enterprise Ministers reflected on the challenges of the past twenty-four months, the opportunities ahead and dealt with some challenging questions. This esteemed event was as successful as ever with over 250 delegates in attendance.

January 2023 also saw the launch of Chamber's Positive Health and Wellbeing Forum. The working group, Chaired by Juan Moore focusses on raising awareness of the importance of maintaining good workplace physical and mental health.

With one of Chambers main objectives to bridge the gap between Government and Small businesses the Board hosted a workshop with members of Tynwald on the importance of working collaboratively to overcome barriers in business, the main topics covered were addressing talent shortages, the current size of Government and the use of technology to drive productivity and growth.

In February, Chamber described the 2023 budget as a "placeholder" and, while there were some measures which were welcomed, members would have liked to see

Government doing more to address the fundamental issues that are affecting businesses and limiting economic growth. These points of concern included, government pay increases, freight charges, taxation structures and the continued failure of Government to address the shortfall in the public sector pension fund.

The financial year ended on a high with the delivery of our inaugural Northern Powerhouse Event. The Conference, held over two days highlighted the potential for collaboration between the Isle of Man and Northern England. Attendees included various business representatives from both the UK and Isle of Man. Overall, the event was a successful step towards fostering partnerships and economic development between the two regions and our aim moving forward is to ensure that traction continues and a legacy around this good work can be built.

As we move forward over the next twelve months Chamber will continue its efforts to focus on Human Talent and future skills shortages, Climate Change, challenging government on the delivery of the economic strategy, lack of digitisation and the size of government. High on our agenda will also be further support for SME'S and Start-up's, transport links, affordable housing and childcare., transport links, affordable housing and childcare.

THE FIRST MONTH OF THE  
FINANCIAL YEAR CONCLUDED  
WITH A HIGHLY SUCCESSFUL  
THREE DAY BUSINESS EVENT

**REBECCA GEORGE**  
CHIEF EXECUTIVE



# TREASURER'S REPORT

The Chamber of Commerce is essentially a 'not for profit' organisation. In recent years, losses were experienced by the Chamber largely as a result of the COVID-19 pandemic. In 2023, I'm pleased to report that the Chamber has recuperated some of these losses and has made a modest profit.

With effect from 1st April 2022, membership fees were raised under the new fees structure, which has helped significantly in light of the current inflation and rising costs. In addition to the fee increase, membership numbers continued to rise steadily, off the back of our increased marketing efforts, and the increased publicity and level of support and service we continued to provide our members.

Documentation fees income continues to decline due to Brexit, with less businesses requiring importing and exporting documentation due to the added complications now involved. As a direct result of this, we have now made the decision to outsource the documentation service to a UK Chamber of Commerce, as the time involved and staff training requirements were not justified for the small number of enquiries we now receive.

Chamber continues to focus efforts on managing costs, and seeking new income streams to support the work that it does.

In the Profit and Loss shown over the page, staff costs have increased slightly to reflect inflation, however, Chamber has received Government Grant income and full support from Barclays Plc to 100% cover the costs of the salary of the employee who performed the role of the Eaglelab Manager during the year.

Aside from staff costs, Chamber's main expenses remain marketing costs and accommodation costs. The contract for marketing was reviewed early in the financial year ended 2022, and was reduced by 50%, without impacting on the efficacy of the marketing required by the Chamber. Accommodation costs have remained consistent, and relate to the rent of the Eaglelab suite which Chamber occupies on Victoria Street. The accommodation contract was for an initial period of five years. The lease has now ceased in September 2023, and Chamber has sought new temporary accommodation in Hope Street.

EagleLab costs and recharges net to nil in the Chamber's profit and loss account (i.e. the income matches the expense). There was a significant increase in costs experienced during the year, and as a result, the recharges of costs increased in line with the expenses.

The audit of the financial statements for the year ended 31 March 2023 is due to commence shortly. As always, we would like to extend our thanks to our auditors Crowe Isle of Man Audit LLC.

**JENNIFER LOWE**  
TREASURER



Below is an extract of the Statement of Comprehensive Income taken from the draft financial statements for the year ended 31 March 2023:

## STATEMENT OF COMPREHENSIVE INCOME FOR THE YEARS ENDED 31 MARCH 2023

<b>INCOME</b>	<b>2023</b>	<b>2022</b>
Subscriptions	112,420	91,340
Recharges of EagleLab costs	110,774	54,944
MTI Income	59,540	20,800
Functions	40,094	50,940
Documentation fees	3,714	5,555
Eaglelab – salary recovery	27,479	11,454
Government grant income	-	11,021
Miscellaneous income	2,579	366
Bank Interest	2,846	-
	<b>359,446</b>	<b>246,420</b>
<b>EXPENDITURE</b>	<b>2023</b>	<b>2022</b>
Staff Costs	121,842	112,826
EagleLab Costs Incurred	110,774	54,944
MTI Expenses	23,688	13,733
Accommodation: Rent and Expenses	20,050	19,921
Marketing	6,601	8,815
Meeting Expenses and Sundries	7,455	5,543
Cost of Events	18,633	36,570
Documentation fee costs	1,587	1,750
Car Parking	1,200	1,200
Irrecoverable VAT	-	(157)
Affiliation Fees	546	593
Depreciation	400	458
Printing, Stationery and Postage	317	409
Training and Travel	1,754	-
Business Connex Expenses	-	150
	<b>314,847</b>	<b>256,755</b>
<b>Total surplus for the year and total comprehensive income transferred to reserves</b>	<b>44,599</b>	<b>(10,335)</b>
<b>MTI PROFIT</b>	<b>35,852</b>	<b>7,067</b>
<b>CHAMBER MAIN ACTIVITIES PROFIT</b>	<b>8,747</b>	<b>(17,402)</b>

*n.b. MTI relates to the Awareness of Careers in Engineering (ACE) Project that is delivered via the Chamber STEM Forum*





# THINK TANK

The Think Tank is a mixed collective of people, across a variety of sectors. Our primary focus is to look at future trends and how they may impact the Isle of Man and the local business community. Additionally, we also focus on identifying new or emerging sectors, considering how we can support these growth areas. It provides a platform for emerging leaders to develop and share their views, while working alongside Chamber and the wider membership to help shape the future of the Government policy and initiatives.

## PROJECTS AND FOCUS AREAS

Following the conclusion of our successful Housing proposal project last year, Think Tank have continued to consider our two key areas of focus; the Future of Work and the Ageing Population. We appreciate that these are wide areas of focus and have held discussions around how these areas would take shape for the Think Tank. Ultimately, we decided that the best course of action was to break these topics down into smaller areas of focus. In addition, we have continued to explore medicinal cannabis as a new emerging sector gaining momentum on Island. At the present stage, we have not yet drafted a paper outlining the benefits and opportunities of this sector as we continue to monitor the progression and momentum of this sector.

Throughout the year, we have also been focused on considering the efficiency and size of Government. We have produced a draft paper considering the size of the Isle of Man Government against comparative jurisdictions. We are continuing to explore subsections of

this topic, including Government spending breakdowns, the efficiency of the grant scheme and options for digitalisation to promote efficiency. Many areas have been debated and discussed by Think Tank, ensuring that the thoughts and opinions of our diverse group shape our approach to this project.

Moving in to the 2023/24 period, we will be expanding further on our areas of focus and other projects as they arise. Having updated the Chamber website & recorded promotional / recruitment media, we hope to attract new members to join our group and contribute their thoughts to our debates and work streams. We are always happy to take suggestions for focus areas from the Chamber Board and membership to ensure our work and focus remains aligned to the needs of the Island business community.

**KATHRYN SHARMAN**  
THINK TANK LEAD



# CONSTRUCTION FORUM

Inflation and skills shortages still remain the primary challenges facing the construction industry, but underlying cost drivers are changing. High materials and fuel costs are easing, but skills shortages are starting to bite.

Although the Construction sector generally remains busy, during the past year there appears to be signs of a slow-down in enquiries and tenders for groundworks and civil engineering works, the significance of this being that these works are typically the precursor to general construction activities, so any reduction in these instructions will generally manifest themselves in a general reduction in follow-on trades, i.e. the remainder of the sector; this can be considered to be a partial barometer and we will continue to engage with the sector to monitor tenders and instructions.

There are concerns over the lack of visibility of new and larger work schemes. A significant gap in major capital projects will have an impact on the industry if an economic slowdown arrives. Larger contractors are raising concerns regarding their future outlook should the private sector experience a dip in demand. Smaller contractors, particularly domestic contractors remain very busy whilst working on current projects; however, it is yet to be seen what the effect of higher interest rates, fuel and cost of living increases will have on this part of the market.

The sector needs a more transparent, steady release of capital projects. Visibility is required of future capital projects along with more certainty that they will come to fruition. If a programme for projects listed in the 'Pink Book' could be published, this would assist the construction sector in planning workloads and managing work force resources to avoid unnecessary redundancies.

Supply chain delays, material backorders, increasing energy costs, and skilled worker shortages have driven construction costs to an all-time high, and little relief to the current problems are in sight. The current cost of living crisis is further impacting on costs as workers seek higher rates of pay. The impact of these cost increases are inevitably passed to the customer.

Gaps remain in the local training provision and Gas Safe engineers are still not able to renew their qualification (5-year certificate) on Island due to no training/test facility. The lack of a coherent training programme could lead to gas engineers losing their qualifications, with no reasonable local path available to renew them sustainably.

In conclusion, the Isle of Man construction sector has shown remarkable resilience and adaptability in the face of the many unprecedented challenges during recent years. Construction will continue to provide essential services and contribute to the economic and social well-being of the Island and is well-positioned to play a key role in the recovery and growth of the Island's economy and society.

**GARY CRITTENDEN**  
CONSTRUCTION FORUM LEAD





# STEM FORUM

The STEM committee has a broader, cross-industry scope, wider than that of the previous Engineering and Manufacturing (E&M) committee. Whilst the membership remains biased towards E&M as this is where most engagement and traction has been achieved, we have now have membership from biomed and other sectors.

During the last year the STEM committee reviewed and updated its strategic priorities and objectives, which will be used as the headings for the following update.

## PROACTIVELY GROW THE SECTOR

The scale of the IOM E&M sector remains an issue (lack of 'critical mass') which is why growth remains a primary goal. Government data indicates that E&M represents ~3% of the economy (compared with our UK neighbours at ~11%). With this metric, we are primarily measuring % of total IOM jobs, because measuring GDP for this 'export sector' may not truly reflect growth (e.g. most of the bigger IOM companies have operations in multiple countries and their structures and business models vary such that GDP growth is not a proxy for success).

## ADD VALUE TO THE STEM FORUM NETWORK

This remains a key focus for our regular meetings, with many of the members citing this as the reason that they are part of the Network. Matters discussed for example include how companies are responding to the cost of living crisis, upcoming changes in H&S legislation, shared training opportunities and the impact of poor flight reliability on member businesses.

## CONTINUE TO TACKLE SKILLS SHORTAGES

*Support the Awareness of Careers in Engineering (ACE) programme, promoting engineering and manufacturing as a career choice for people starting their careers and those wishing to change careers.*

Run as a sub-committee the scope and focus of the ACE programme continues to evolve, to maintain its momentum and effectiveness. In the September 2022 we repeated the hugely successful STEMFest at the Villa Marina, connecting with a large number of primary school students. We also continued our 3-year programme (in collaboration with UK experts 'Primary Engineer') to support our ~32 primary schools with STEM based lessons and kits (10 schools included this year). The programme relies on industry volunteers and funding comes from STEM companies and DfE/DESC. It was supplemented by a STEM competition (open to all students) with some 12 schools entering. We also started co-funding lessons through Young Engineer, who ran lessons in 21 primary schools, primarily using LEGO as a lesson tool. These three programmes were successful in connecting with all but 6 of our primary schools in the IoM.



*Support the University College, IoM in developing the manufacturing apprenticeship scheme and the Advanced Manufacturing Training Centre (AMTC); and its other Engineering courses.*

AMTC continues to be an essential resource for supporting the Engineering and Manufacturing Apprenticeships. This year through the support of member organisations the summer work placements were replaced with training sessions at member companies, where the students were introduced to vocational subjects such as problem solving, machine programming and 3D printing. Many students gain employment with local engineering companies each year, indeed demand outstripped supply this year. AMTC continues to host many events involving students, companies, schools, parents, and teachers.

During the year the STEM committee have worked on a new initiative with UCM to provide a 12wk course (2days per wk) CNC Machining Adult Retraining course, in order to help retrain employees or new recruits to fill the remaining open positions that couldn't be filled by students from the AMTC.

## **SUPPORT GOVERNMENT IN THE DEVELOPMENT OF A ROBUST STEM STRATEGY THAT POSITIONS THE ISLAND FOR SUCCESS**

In addition to the well-established aerospace sector in the island, the non-aerospace STEM companies have customers across many sectors, including oil, gas, chemical, consumer product, renewable, medical, semiconductor and many other general industrial and specialist sectors. The broader focus for the STEM committee supports member businesses focus on other growth areas. Post-COVID success for members remains mixed with some seeing significant growth and others being impacted by a lack of consumer confidence.

*Align the EMC/STEM strategy and priorities with Government's industrial strategy.*

With reference to the 'challenges' listed below, the STEM committee continues to develop its strategy to align with the priorities of the DfE Business Agency and vice-versa. It is important that Government has a clear 'industrial strategy' that sets out a vision and roadmap to create the

type of STEM presence that is appropriate and sustainable for the Isle of Man. This will include clarity around the size of the industry and the types of companies/markets/products that will enhance the reputation and economic strength of the island. The Business Agency is progressing a strategic review of the sector over the coming year, which will help define and refine this strategy, which many of the member organisation have agreed to support.

## **CHALLENGES – NEW AND OLD**

As we come out of the end of COVID many member organisations are looking to be part of a growing sector. To do so, the island's infrastructure may need to be enhanced (e.g. transportation – sea/road/air; industrial zones; housing, etc). This would bring increased incentive for the educational institutions to offer greater bias to STEM subjects to support growing employment opportunities in this sector. There are currently very few companies employing >50 people. There are many smaller businesses, and some may find it increasingly challenging to invest in the technologies, processes and systems needed to compete on a global scale. Enticing more medium sized businesses to the island will be helpful to significantly increase the size of the sector (this is unlikely to happen solely by growth of the current businesses) but history shows this to be very difficult. We do have several current businesses continuing to grow and supporting these should remain a priority for DfE. We continue to positively address diversity issues to attract greater participation from female engineers through changes in manufacturing culture and progressively transforming perception, image, and reputation of the industry.

**NICK GIBBS**  
STEM FORUM LEAD



# FINANCIAL AND PROFESSIONAL SERVICES FORUM



THE CORE FOCUS SINCE MY APPOINTMENT HAS BEEN TO WORK OUT HOW WE HARNESS THE HUGE DIVERSITY WE HAVE WITHIN THE SECTOR



FPS remains a significant part of the overall Isle of Man Economy whether measured by GDP or tax contribution. In a challenging and changing world the sector remains robust and continues to sustain its employment levels.

Having taken over as lead earlier this year, I must first express my thanks to Stuart Nelson who has been lead for this sector for many years and all of his efforts here have been appreciated by the membership.

The core focus since my appointment has been to work

out how we harness the huge diversity we have within the sector – FPS is a very narrow term for something that encompasses large and small firms, and from accountants to banks to law firms to life companies to name just a few. And new emerging FS business who are bringing a disruptor approach to the sector.

Over the past few years the Island has attracted a wealth of talent in the sectors who have different experiences, know how other jurisdictions stand up and therefore can bring fresh thinking and ideas to the Island.



It has been pleasing therefore to see some new firms joining Chamber and wishing to contribute through the FPS Forum to helping to grow our Island and help understand the wider challenges in the global market place.

A survey was undertaken in Q1 this year asking businesses to provide a snap shot of the current challenges and opportunities and this has given us a road map to plan activity for the current year.

One area that was very clear was the need for The FPS forum to work closely with the Finance Agency, especially with regards to representing the smaller firms who sometimes feel they do not have a voice.

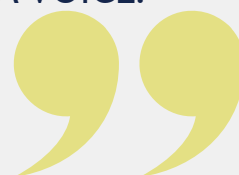
A very productive engagement session has been held between the FPS Committee and the Finance Agency and we will work together going forward to ensure a more cohesive approach with a number of areas identified.

The global economics and politics continue to remain unstable and the effects of Covid are without doubt still being felt within the sectors. Whilst this brings with it some challenges for FPS businesses, the Isle of Man remains an oasis of stability and security and means it is well placed to continue to be an attractive place for FPS businesses to be located.

My thanks to the representatives who sit on the committee with me for their support and to the wider membership for their contributions during my short tenure, so far.



ONE AREA THAT WAS VERY CLEAR WAS THE NEED FOR THE FPS FORUM TO WORK CLOSELY WITH THE FINANCE AGENCY, ESPECIALLY WITH REGARDS TO REPRESENTING THE SMALLER FIRMS WHO SOMETIMES FEEL THEY DO NOT HAVE A VOICE.



**JOHN HUNTER**

FINANCE AND PROFESSIONAL SERVICES  
FORUM LEAD



# DIGITAL FORUM

Last year I included a quote from futurist historian Yuval Noah Harari who said: “There are three big challenges facing humankind in the 21st century. They are: nuclear war, climate change and technological disruption, especially the rise of artificial intelligence (AI) and bioengineering”

As it’s still so appropriate a year on, especially with the explosion of artificial intelligence (AI) tools to mainstream conversation and use, I have requoted it as an opening statement.

User-friendly and readily available AI with free access is a particularly new, albeit inevitable, development in the rise of AI. The world is having a little scramble to understand how this “new” tech should be regulated.

No matter which way you shake it, underpinning it all is data, how we use it, store it and protect it.

You’d think then the Digital Forum might be trying to grapple with this challenge, however as I write this the single biggest concern for the Isle of Man’s Digital sector, bearing in mind data underpins all sectors, is unfortunately the uncertainty around the future of the Isle of Man Information Commissioner (IC). The

fundamental basis on top of which AI regulation would need to sit.

On the 3rd August the Digital Forum wrote a letter to the Chief Minister, where we expressed deep concern about recent key member losses from the IC and emphasised the significance of the IC in upholding a robust digital economy, especially given “Data” was a future pillar of the Government's Economic Strategy. The letter urges prompt and meaningful action to address these issues due to the potential negative impact on businesses, consumers, the Isle of Man's reputation, and the broader digital economy, requesting a review of IC governance and funding as an initial step.



As a Forum we are particularly concerned about the following aspects of the loss of an effective IC function for the digital and wider economy:

- **THE IMPACT ON BUSINESSES**

Businesses that operate in the digital economy rely on the IC function to protect their data and to ensure that they are compliant with data protection laws. The loss of an effective and well-respected information commissioner would lead to outside companies being less confident in the Isle of Man as a place to do business, could also lead to increased costs for businesses as they have to take on more responsibility for data protection, and could lead to businesses leaving the Island due to the lack of global parity.

- The impact on consumers

Consumers who use digital services rely on the IC to protect their privacy and to ensure that they are treated fairly. The loss of an information commissioner could make it more difficult for consumers to complain about unfair treatment, and it could also make it more difficult for consumers to get their personal data deleted or issues investigated.

- The impact on the Isle of Man's reputation

The Isle of Man has a reputation for being a safe and reliable place to do business. The loss of a respected IC function would most definitely damage this reputation, and it would make it more difficult for the Isle of Man to attract businesses and investment. Noting also the importance of not allowing our current adequacy status to be brought further under threat.

To date, we have received no reply from the Chief Minister. But you can rest assured that we will not be letting this topic fall by the way side - and then we can get on with other things like our report on digitisation of Government and what the Isle of Man should be doing about regulating AI.

I can't round up the year without saying a big thank you to Clara F who has moved off the Isle to the "big smoke" for a move to KPMG UK. I also express a welcome to Connor from KPMG in the Isle of Man who has stepped into Clara's shoes to support the Forum with minute taking and general organisation and support. Welcome Connor.

“USER-FRIENDLY AND READILY AVAILABLE AI WITH FREE ACCESS IS A PARTICULARLY NEW, ALBEIT INEVITABLE, DEVELOPMENT IN THE RISE OF AI. THE WORLD IS HAVING A LITTLE SCRAMBLE TO UNDERSTAND HOW THIS “NEW” TECH SHOULD BE REGULATED.”

**SHELLEY LANGAN-NEWTON**  
DIGITAL FORUM LEAD



# BUSINESS SUSTAINABILITY GROUP

The last year has seen a steady increase in the engagement from Chamber of Commerce members at our events and forum meetings.

The forum meetings have provided the time to listen to the members of the Business Sustainability Group and arrange events tailored to their wishes. This has provided relevant topics and the opportunity to understand the importance of a considered, new Energy Policy for the Isle of Man, which if delivered correctly would provide affordable and sustainable, clean, renewable energy for local businesses and residents.

It is clear the Island has the natural resources to provide more clean, renewable energy than the Island consumes which could then provide a new export opportunity for excess renewable energy.

A topic requested by members was 'to understand the present regulations for building control on the Island and the future direction to meet our commitment to a net zero economy.' The Head of Building Control on the Isle of Man gave an in-depth appraisal and justification to the steady progress to the regulations while expressing the department's commitment to fossil free heating solutions

for new buildings within the next year.

The recent announcement by the Manx Utilities Authority of 20 MW wind and 10 MW solar is a welcome first step to moving away from gas power, however, this represents only around one quarter of the Island's current electricity needs. The Business Sustainability Group is committed to bringing about a private sector which is willing to work with our public sector for this particularly important subject, the result of which could speed up the delivery of an Island powered by affordable, clean renewable energy.





Over the past few months, a small task group has been developing a Carbon Calculator. The calculator is aimed at small local businesses to help them gain a basic understanding of their carbon emissions and establish a baseline from which they can look to reduce these emissions. The Calculator has been through an initial testing phase, this is now available for all of the wider Chamber community. It is our intention to share the Carbon Calculator with the whole Island community which should lead to an individual company cost benefit and an overall carbon reduction benefit for the island.

I would like to take this opportunity to thank Nancy Shefford (Capital International), Emma Sayle (Hansard International), Simon Sheath and Adam Creamore (KPMG) for pulling the project together and creating the calculator.

Our future events are due to cover the benefits to businesses of using Electric Vehicles, the much lower maintenance and running costs as well as how to make the finance of an Electric Vehicle affordable.

We are receiving many calls to explore the current drive for businesses to demonstrate their ESG credentials. We will deliver a short series of workshops / presentations focused on Environmental, Social, and Governance and present the important points companies now need to demonstrate by taking environmental issues, social issues and corporate governance issues into account.

We would like to take this opportunity to thank Conister Bank for their continued support for the forum and we look forward to an important year ahead in the hope we can contribute to the island adopting a sustainable future.

OUR FUTURE EVENTS ARE DUE TO COVER THE BENEFITS TO BUSINESSES OF USING ELECTRIC VEHICLES, THE MUCH LOWER MAINTENANCE AND RUNNING COSTS AS WELL AS HOW TO MAKE THE FINANCE OF AN ELECTRIC VEHICLE AFFORDABLE.

**RALPH PEAKE**

BUSINESS SUSTAINABILITY GROUP LEAD



# VISITOR ECONOMY FORUM

Despite the ongoing cost-of-living crisis in the UK, the last twelve months has seen strong visitor demand. Our combination of scenery and serenity is appealing to many in the older tourist demographic who have been put off long-haul trips by a combination of the pandemic, Brexit, extreme weather, and travel disruption.

There's no reason to believe that this trend will fade anytime soon. The UK population is ageing, with more baby-boomers retiring each year and our offering of being 'over-seas but not overseas' fits well with a good proportion of this demographic.

Whilst the fundamentals of market demand are strong, the narrowness of the season and high operating costs are counterbalancing factors that work against investment in new and existing bed-stock. In order to develop the potential of the market, these issues must be resolved – failure to do so will mean no significant net growth in capacity and no prospect of achieving the aims of the 'Visit 2032' strategy.

## SEASONALITY

For its entire history as a tourist destination, the Island has struggled with seasonality. We could fill our accommodation capacity twice over during summer peak periods, but we struggle to fill a third of our rooms in the quietest winter months. It's a market inefficiency that

barely exists in the UK due to the weight of year-round domestic tourism, but it's becoming an ever more critical issue here as fixed costs increase, and winter staples such as business visitors, decline.

The key to change lies in giving customers a reason to visit out of season and making it easy and inexpensive to book. The former can be addressed with indoor events and outdoor activities that aren't dependant on the weather, and the latter by packaging low-cost, short breaks.

Most businesses in the sector have high fixed costs and plenty of spare winter capacity, so providing low-price transport, accommodation and hospitality within targeted package deals is the most effective way of generating more visitors outside of the summer peaks.



There are signs that progress is being made, particularly via events and coach volumes, but more needs to be done if local accommodation providers are to close the gap to UK levels of annual occupancy. This isn't just important in underpinning the sustainment and modernisation of existing bed-stock, it's also essential to provide the efficiencies that will encourage capacity growth over the coming years.

## OPERATING COSTS

The profound challenge facing the visit sector, and the local hospitality ecosystem that supports it, is undoubtedly the cost of operating on the Island. For most businesses, payroll and/or energy costs are the two largest operating overheads, and there is a danger that the Isle of Man's competitiveness with UK staycation destinations will be undermined by a growing cost disparity.

Unless moderated, the headlong rush towards a 2025 living wage will place the visit sector at a material disadvantage to its UK counterparts. In barely 18 months' time, statutory levels of pay in the Island will be about 15% higher than in the UK and will have increased by circa 60% since the end of the Covid-19 pandemic. By 2025, the entry level, full-time cost of a young, inexperienced, unqualified staff member will be around £30,000 per annum, a figure that is simply unaffordable for many businesses in the domestic economy. The risk is that the policy has the opposite effect to that intended, and the very people it's meant to help are priced out of the jobs market.

The pressure on businesses is already evident, even before the double-digit increases in minimum wage for 2024 and 2025 have come through; many hospitality providers closed their doors last winter, and many more are likely to follow if the living wage policy remains unchanged. It is imperative that Government obtain expert, independent advice on the implementation of the policy before irreversible damage is done, something that the Visit Economy Forum is pushing for through Chamber's regular meetings with Government.

As well as pressures on payroll, many local businesses

face much higher energy costs than their UK counterparts. In particular, commercial gas prices are entirely unregulated on the Island despite the supplier having a monopoly position. Neither the Office of Fair Trading nor the Communications and Utilities Regulatory Authority have any powers to investigate, leaving commercial users without any recourse, regardless of the price charged.

The result is that unit prices here are broadly twice the level available in the competitive UK market. Again, this is an area where Government needs to take action by benchmarking the local supplier against the UK market, and the Visit Forum is lending its weight to the cause within Chamber.

## SUMMARY

The prospects for the visit sector are fundamentally strong. We have a beautiful island to sell, and an increasing number of travellers are discovering us through social media, the 'bucket-list' status of the TT Races, family connections, and cruise visits. Retired and semi-retired travellers are the key driver of current and potential future growth. It's a demographic that suits our offering, is generally affluent and is 'time-rich', with more spare time to fill and no constraints around school terms and summer holiday periods. The latter point is crucially important in terms of building visitor numbers in off-peak periods - if we are to be successful in improving volume, we can only do so by attracting this older demographic.

Whilst our product is good, we're competing with several well-established UK staycation destinations that tick many of the same boxes as we do. Our visitors will accept an element of price premium to visit a beautiful island, but there is a risk it will soon become too great, and we need Government's engagement to ensure that the cost of doing business here doesn't undermine our post-Covid recovery.

**BRETT MARTIN FCA**  
VISITOR ECONOMY FORUM LEAD



# ROAD, SEA AND AIR FORUM

Living on an island means the movement of goods and people is paramount to our everyday lives. Recent times have only served to reinforce the importance of sustainable transport to develop our economy and maintain the wellbeing of our community. The committee aims to provide a voice of industry on all matters pertaining to Road, Sea and Air.

## SUMMARY

2022/23 has proven even more challenging than could have been imagined.

Whilst we anticipated inevitable ‘recovery issues’ the nature, extent, and costs [ both indirect and indirect], together with their impact on the Economy, Business and population travel has been extraordinary.

Whilst it has to be recognised that to some extent our Island has not been alone, particularly in relation to Air Travel, there are without doubt lessons to be learned.

At the time of writing this report we are seeing positive developments particularly in Air and Sea travel which are covered in the following sections



## ROAD

The year under review has seen increasing financial pressures on our HGV Transport sector. In addition to Fuel, the costs associated with delivering so much of our Produce, Goods of all descriptions and Materials have seen significant inflationary pressure. The impact of these costs has a markedly differing effect for an Island nation such as ours.

There is a limit to how much can be offset by 'efficiency gains' such that inevitably both businesses and consumers are impacted.

Last year we spoke about the impact of Electric Vehicles and concerns regarding Charging infrastructure. It is pleasing to note that good progress has been made in matching the growth charging points in line with vehicle sales.

At end July 2023 we had 1168 Electric vehicles and 119 EV Charging Points (1:10). This compares favourably with Jersey ( 1:18) and UK (1:36)

## SEA

Following completion of its construction in South Korea, Sea Trials and its journey home to the Isle of Man the 'Manx Man' made its maiden voyage to Heysham on 17th August 2023.

It is undoubtedly a magnificent vessel and one which both the Steam Packet Company and the Isle of Man should be justifiably proud. It will also play a significant role in meeting our Emissions commitments.

Its predecessor the 'Ben My Chree' retired on that date as 'lead vessel' having given 25 years of good service.

The Manx Man takes us to a new level in meeting the needs of the Island, its people and economy.

Work to complete the Princess Half Tide Dock in Liverpool which was hoped to be completed in June 2023 has suffered further delays and the inevitable cost escalation to £90 Million. This from a starting Budget of £25 Million.

What is imperative is that it becomes available as soon as possible so we can begin to deliver the economic benefits

associated with this route and Road Haulage operations. These are a major part of our economic lifeline for goods and materials.

## AIR

To refer to the last year of Air Travel as being 'Turbulent' would be an understatement. We fully understand the extraordinary pressures created by a European wide loss of Air Traffic Controllers during and beyond Covid.

It also has to be recognised that a significant proportion of the disruption we have experienced reflects respective airlines difficulties and are not necessarily related to Ronaldsway.

There is no 'easy fix' and the senior management team at our airport have worked very hard to deliver a 'turnaround' the results of which are beginning to show. We believe it essential that our Airport, its Management and Staff are adequately resourced and supported.

That said we have seen a significant migration from Air to Sea travel as a result of high levels of flight cancellations and resultant unreliable services to key destinations.

This at a time when the cost of Air Travel continues to rise. There does appear to have been some 'moderating' of Fares on Longer Haul routes. This is not reflected in the short haul routes which are so important to our Island economy and its population. The impact on our economy goes significantly beyond flight costs. Days lost, Hotel costs and the uncertainty in planning Business Travel all have a bearing.

At the time of writing, we are seeing the beginning of a 'Turnaround' which is key to restoring both the performance of our Air Services and the much needed customer confidence

## BILL MUMMERY

ROAD, SEA & AIR FORUM LEAD



# LEGISLATION GROUP

The Legislation Group is now in its third year. Our aim is to support the achievement of Chamber's manifesto and strategic objectives and our continued key focus is on:

encouraging members to engage with proposed legislative change, assisting members to strive for statutory reform where it is necessary and effectively representing members' views in feedback on behalf of Chamber.

The Group is currently comprised of 7 volunteers who practice or carry out work related to employment legislation, corporate law, human resources, talent management, tax and business development.

Since the last annual report, we have continued to work closely with and to support the Board, finalising the Chamber's response to consultations on proposed legislative changes concerning zero-hours contracts, improved protection for whistle-blowers and improvements to family leave entitlements much of which is provided for in the Employment (Amendment) Bill 2023 which is currently progressing through the Branches.

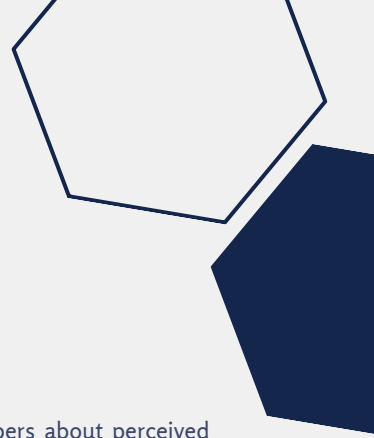
On behalf of the Chamber, the Group has also submitted feedback on reforms to the work permit system and to the national insurance regime –

## **WORK PERMIT REFORM:**

The consultation included proposals (i) for the temporary suspension of the work permit requirement in all occupations and economic sectors, save for any specific employments or economic sectors where it is identified there is a justifiable case for the requirement to remain in place, with the ability to reintroduce work permit requirements should there be a significant shift in the economic climate; and (ii) for a single employer registration for all non-Isle of Man Workers, which will collect key information for the purposes of monitoring, labour market information and to assist informing future policy and associated reforms.

## **NATIONAL INSURANCE:**

questions included whether: (i) all working persons (under state pension age) should pay NICs irrespective of how they structure their affairs, (ii) an employee who 'owns' their business (OMB) should pay National Insurance which aligns with that of a self-employed individual and (iii) the dates on which merged payment of Class 2 and Class 4 should be aligned.



In February 2023, the Group was represented at a presentation to and workshop with Tynwald members about perceived barriers between “Government” and “Business”.

**REFORM OF ELECTRONIC TRANSACTIONS ACT 2000:**

In July 2022 the Department for Enterprise (“DFE”) confirmed it would be pursuing reforms to the Electronic Transactions Act 2000 based on feedback from Chamber. The Group has been helping DFE to access appropriate legal and technical expertise. The DFE expect to make further progress and to update the Group before the end of 2023.

The group has also drafted a document published on the Chamber website advising members of how to progress amendments to draft legislation.

To conclude, during the year the Group has actively contributed to a number of Government consultations, has represented Chamber at Government events and has supported Chamber with internal projects, with a view to keeping members actively engaged with the process of making legislation.

Given the commitments of each of the Group’s members, I am grateful for their time and contributions towards the Group’s projects.

If you would like to join the Legislation Group or even just share your views over a coffee, please do not hesitate to contact me or any member of the Group.

**HELEN HELFRICH**  
LEGISLATION GROUP LEAD





# CHARITY FORUM

## THE CHARITY FORUM WAS ESTABLISHED WITH THREE MAIN AIMS:

- Give charity members exposure to the business community
- Seek opportunities to share and collaborate
- Host-specific events around Corporate Social Responsibility (CSR) / Volunteering opportunities

The Chamber of Commerce team of Becs, Jess, and Ashleigh work diligently to promote the charity members through the regular updates they issue, the website and social media platforms. I think we are lucky on the island to have so many businesses who allow their staff to participate in Corporate Social Responsibility (CSR) events enabling them to take an active and positive social role in the world around them.

We were lucky to have the Lieutenant Governor Sir John Lorimar, and Guy Templar the former COO of The Stars Group as speakers at our Charity Conference in October last year. Sir John is a fantastic ambassador for the island who, together with Lady Philippa, has embraced life here to the full. This is particularly so in the charity sector where they do not just talk about getting involved in CSR events, they roll up their sleeves and get stuck in. Guy Templar gave a fascinating talk on his experience at The Stars Group and their charitable work. One point that struck me in his talk was the importance of supporting a charity or cause for a longer term, which enables them to plan rather than constantly wondering how they will fill the void left in the following year.

At the event all charity members can set up a small stand where they can promote themselves to the Chamber of

Commerce business community. This year's event will be held on the 2 November and is being kindly sponsored by Lloyds Bank. They are also bringing over a couple of speakers from the UK to talk about Environmental, Social, and Corporate Governance (ESG), and all business members are invited to attend. Look out for further details in the Chamber updates.

It has been pleasing to see the charity membership continuing to grow over the last year, we now have 42 members (up from 36 last year). We meet regularly to discuss the forum aims, to share ideas and best practice as well as issues and concerns, there are common themes which very often affect all our members.

I urge our business members to look at engaging with our charity members to investigate ways that they can work together in a mutually beneficial way.

**RICHARD MACNEE**  
CHARITY FORUM LEAD



# LOCAL ECONOMY

## SMALL BUSINESS

It has been another hard year for the hospitality sector however I feel the sentiment this year is more one of stabilisation. Last year was traumatic for our sector, as it was for many others. 'The perfect storm' was a phrase used a lot to represent what was happening in hospitality with global macro pressures, energy prices and food prices all sky rocketing. This year has been a time of consolidation to the reactive year previously.

We have sadly lost businesses in our sector this year but it is important to note success and to especially credit new businesses opening in the current climate. There are always brave entrepreneurs out there that see a hard market as a potential time to strike and to quickly establish themselves and take any advantage of the businesses that decide that enough is enough.

The next challenge that we find ourselves facing is the Government's commitment to drive the minimum wage to the living wage. A principle that I fully support and one that I believe our sector fully supports. How that is delivered is the issue as has been highlighted by the Board here at the Chamber. I would like to see incremental banding brought in so that it is a fairer system, similar to the UK, instead of anyone over 16 being on a blanket living wage. I believe this is will have a negative impact on our youth, who we ultimately are looking to retain, not drive away.

Looking forward into the next year with energy prices stabilising and our 'new normal' set out for the next couple of years at least, I am optimistic that normal business as usual will resume. We have been through an earthquake post Covid 19 and good businesses are left to progress. Inflation is again stabilising and this is all good news as the consumers re-adjust to what their disposable income is. From that point the hospitality sector can cater for the needs of our consumers. We are fortunate to live in such a wonderful place that has a unique economy, perhaps lessening the blow in some areas and I do believe our hospitality sector is sheltered a little by that. Optimism is the note to end on, I am hopeful for a positive 12 months ahead.

**ROB COWELL**

LOCAL ECONOMY - SMALL BUSINESS LEAD



# POSITIVE HEALTH AND WELLBEING FORUM

In January 2022 I took my first steps working on my own. Later that year I joined the Chamber keen to assist in their work. I have previously worked with, established and chaired Wellbeing Committees and so asked if I could join Chamber's forum. I was told Chamber had been considering one, but none was in place. After further discussions the Board were very supportive of my proposal and we launched the forum early this year. Within two days twelve members had signed up, which grew to in excess of 25 by the time of our first meeting in March.

We have a diverse membership from the wellbeing and charity sectors but also, importantly, from various businesses interested in wellbeing. This mix creates a wide range of expertise at our meetings. I am keen that wellbeing is not seen in isolation and must interact with Chamber's other forums. There is a natural link with the Charity and Business Sustainability Forums, with ESG being a common goal. All forums, however, are in some way linked to wellbeing, whether it is in attracting businesses to the Island, the hospitality industry or reviewing legislation. Getting wellbeing right will assist economic growth and attract people to the Island.

The Forum has been busy from the outset. We discussed the suicide strategy at our first meeting, submitting our response to Government. Early on we were advised that

Public Health could no longer run the Annual Wellbeing in the Workplace Conference. The Forum, with the support of Rebecca, agreed to take over the running of the Conference. A subcommittee was established meeting regularly to ensure the success of the conference.

I met individually with forum members, to understand what they wish to achieve from the Forum, whilst also meeting with organisations to encourage them to join the forum or find out how we can assist each other. As a result I have been honoured to meet many passionate individuals whose business purpose is to help others. I will always be happy to talk to anyone about our work and learn of the work others are doing – my door is always open.



One project that I was keen on undertaking from the outset was to compile a comprehensive list of everyone operating in the wellbeing sector. I was motivated by my own experience of seeing a doctor when at a low point to be told I would need to see a private psychologist as the waiting list for Manx Care is two years. I never wanted anyone else to experience that and thought it would be great if doctors could refer patients to the many services that are available on the Island. We are progressing well towards achieving that goal.

To be successful, wellbeing must be targeted and we would like to add additional focus to our meetings. With that in mind we will submit a survey to all Chamber members to see what issues you would like us to address.

The coming year is very exciting as we promote wellbeing within businesses, Government, the third sector and clubs and associations. There is a huge capacity for those within the wellbeing sector to work together with Manx Care to solve some of the problems we face, including assisting individuals before they reach crisis point. All of us can play a part in these improvements by looking out for our friends, colleagues and family. All workplaces can introduce sustainable and lasting wellbeing policies. The rewards of sustainable wellbeing always exceed the investments made.

As lead, my role is to facilitate discussions. I am supported by a wonderful team: members of the forum; my two vice-chairs, Wendy Ranft-Gerber and Sindy Lamber; forum secretary Amy Howse; and especially Rebecca and the executive team, who kindly assist and action all requests without complaint.

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**JUAN MOORE**

POSITIVE HEALTH AND WELLBEING LEAD



# TALENT ACTION GROUP



**OUR GOAL IS TO INFLUENCE  
POSITIVE CHANGE FOR SKILLS ON  
THE ISLE OF MAN AND BENEFIT  
EVERYONE IN 2024 AND BEYOND.**



The Talent Action Group has been working hard in 2023 to understand and improve the skills landscape on the Isle of Man. Some of our main achievements are:

- Conducting extensive research and consulting with other jurisdictions to identify the best practices that we can adopt here.
- Initiating the creation of a joint Skills Board between Industry and Government Departments, which will ensure that the voice of industry is heard and understood by the policymakers.
- Collecting data through the Future Skills Survey, which will confirm and complement the feedback we have already received through our Sector leads. This reliable data will also help us to prioritise our actions and address the skills gaps in the most affected sectors.

Our goal is to influence positive change for skills on the Isle of Man and benefit everyone in 2024 and beyond.

**KELLEY CORLETT**  
TALENT ACTION GROUP LEAD



# A YEAR AT THE CHAMBER

## TOTAL MEMBERSHIP AS AT 31 MARCH 2023

415 businesses representing circa 25,000 employees

## STAFF:

Rebecca George, Chief Executive  
Jessica Kitchin, Business Support Lead  
Julie Stephens, Office Manager

## COMMITTEE VOLUNTEERS: 350

## EXPORT DOCUMENTS

55 Certificates of Origin and related export documents were issued between April 2022 and March 2023. Demand for export documents has decreased considerably across the whole of the British Chambers network.

## WITH THANKS

The Isle of Man Chamber of Commerce would like to thank for following members for their continued support of the Chamber:

MMC – Media Partners

Crowe Isle of Man LLC – Audit

PDMS – Website

Celton Manx – IT Support

I would also like to extend a thank you to our sustaining members who by paying an increased fee demonstrate their commitment to supporting the work that Chamber undertakes in helping to sustain and grow the local economy. Also our army of amazing volunteers! Chamber would not be able to provide the level of support and service it does without our Board, wonderful Forum and Working Group Leads and all the members who sit on the various forums and working groups. I would also like to take this opportunity to thank the Board for their continued support. It would be remiss of me not to acknowledge the retirement of the exceptional Julie. Julie served Chamber for 15 years, and her loyalty and commitment were unparalleled. She is sorely missed. And finally, a personal thank you to my wonderful team Jessica and Ashleigh who keep Chamber HQ running so smoothly.

## CHAMBER EVENTS

Between April 2022 and March 2023 we hosted 57 events including lunches, workshops, and seminars attended by 2500 members.

Member Meetup - April

April 2022

IoM Business Sustainability Group Launch

April 2022

Business Sustainability event | MUA Climate Change Transition Programme

April 2022

British Chambers of Commerce | The Future of Trade

May 2022

Supporting Mental Health in the Workplace with Isle Listen

May 2022

Finance & Professional Services | Open Forum

May 2022

IoM Business Sustainability event | Net Zero; What does it mean for us?

May 2022

Isle of Man Government | Procurement Policy Review | May 2022

May 2022

How does a fossil fuel company transition to Net Zero?

June 2022



Pensions considerations for small business owners sponsored by Boal & Co	June 2022
Chamber Wellbeing in the workplace week Menopause It's time to talk	June 2022
4 most important steps to improve health and performance in your company	June 2022
Sleep and the workplace with Simply Sleep	June 2022
Member Meetup   July   Sponsored by MAC Group	July 2022
Business Sustainability Group   Net Zero: What does it mean for us? Part 2	July 2022
Chamber of Commerce Summer Drinks - sponsored by Celton Manx	July 2022
Starting and growing a sustainable business   September 2022	September 2022
Isle of Man Chamber of Commerce 2022 Annual General Meeting	September 2022
AGM Reception	September 2022
Biosphere Isle of Man   Sustainable Man   Climate change for businesses	September 2022
Business Workshop Lunch: Economic Strategy   FREE	September 2022
IoM Gov Conference Closing Dinner   Strengthening engagement with the NW	September 2022
Chamber of Commerce Local Export Network	September 2022
Biosphere Isle of Man   Sustainable Man   Greener energy for businesses	September 2022
Don't blame me - it's not my fault! Dealing effectively with common problem	September 2022
Member Meetup - October	October 2022
Biosphere Isle of Man   Sustainable Man   Waste matters for business	October 2022
2nd Business & Charity Partnership event	October 2022
Biosphere Isle of Man   Sustainable Man   Circular economy for businesses	October 2022
Business Sustainability Group event   Recycle Collect	October 2022
Biosphere Isle of Man   Sustainable Man   Nature and wildlife for business	October 2022
Digital Open Forum   Digital Skills: Inspiring our Digital Future	October 2022
Providing workforce solutions for the hospitality and retail sectors	November 2022
Learn How to Grow Your Business with Social Media Marketing	November 2022
Net Zero Targets and Progress	November 2022
How to build a digital marketing plan and content strategy	November 2022
FPS Forum Event   Internet of Things	November 2022
Why should you be worried about Microsoft 365?	December 2022
Chamber Christmas Party   Sponsored by Games Global	December 2022
Company structures inc basic accounting, tax and VAT with Nicola Bowker	January 2023
Member Meetup - January 2023	January 2023
Top tips for building your network and social selling on LinkedIn	January 2023
Why are Charities a target for Cyber Criminals	January 2023
Three Ministers	January 2023
IoM Opportunities   Recruiting from South Africa Made easy	February 2023
How to get the best results out of Social Media advertising	February 2023
Chamber of Commerce   Tynwald Presentation	February 2023
Top tips for building your network and social selling on LinkedIn	February 2023
2023 Budget highlights with the Treasury Minister   Online webinar	February 2023
Chamber Digital Forum event   Fintech Innovation Challenge for 2023	March 2023
Business Sustainability Forum Event   What's your IOM Energy Policy?	March 2023
A practical workshop on gender equality   Love Tech	March 2023
Procurement Workshop   March 2023	March 2023
An introduction to employing people   Nicola Quayle, Positive Solutions	March 2023
Northern Powerhouse Drinks Reception - Supported by The Peel Group	March 2023
Building Bridges - Exploring the benefits of collaboration workshop	March 2023
Northern Powerhouse Working Lunch - Supported by The Peel Group	March 2023



