

En Voyage

Aurigny's leisure and business magazine

ISSUE 31

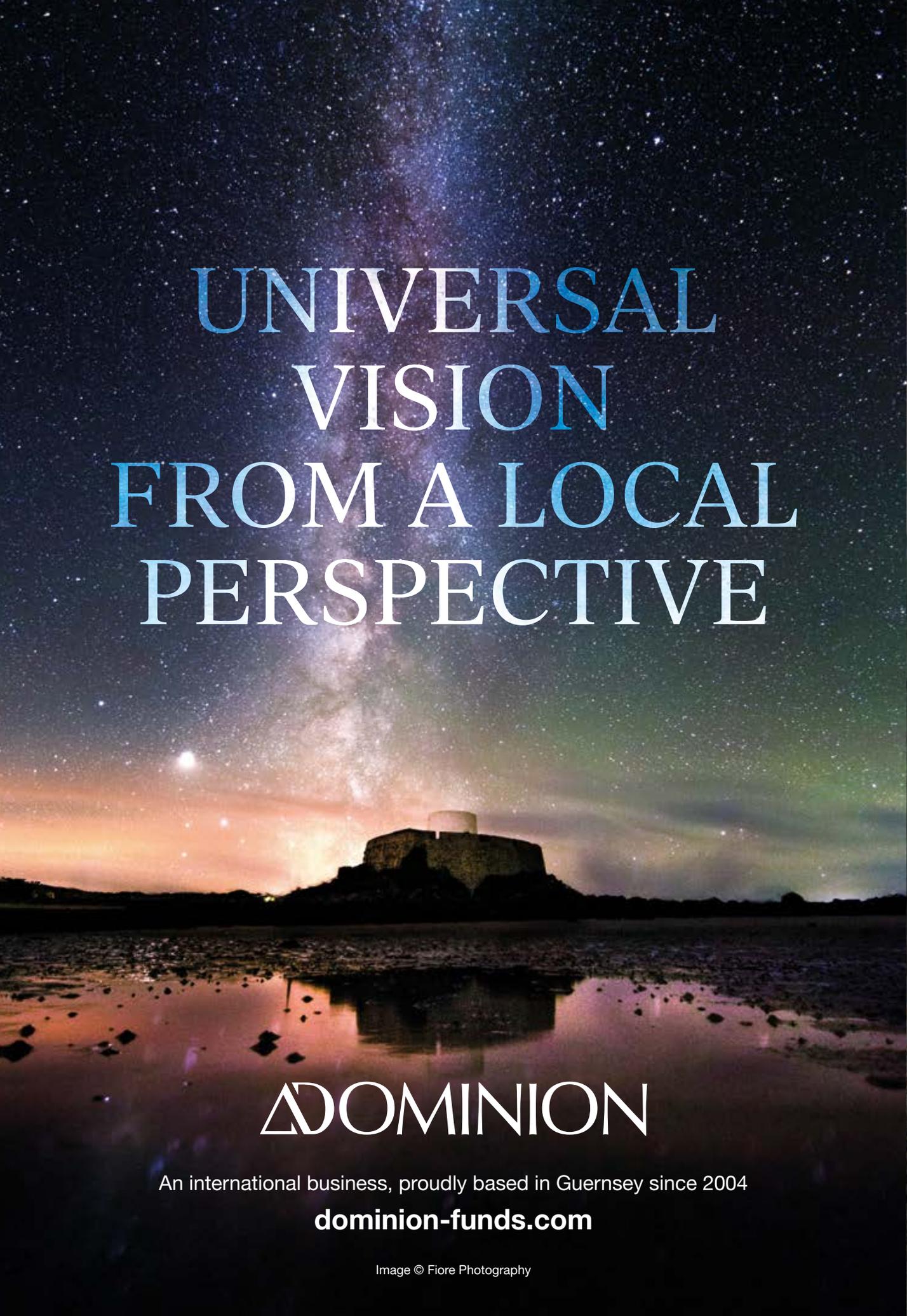
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#Aurigny

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We want to see your photos, perhaps a colourful sunset at 12,000 feet, a runway panoramic or an onboard abstract. Upload your best photo to any social media platform and tag using #Aurigny. It could be featured in the next issue of En Voyage. Please remember to make sure your device is switched to the flight safe mode for taxi, take-off and landing, and upload at a suitable time.



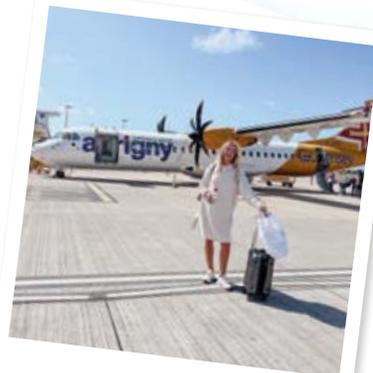
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The @aurigny_gsy @embraer E195 touching down at @manairportuk



@sue_n_charlie

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A weekend in Guernsey

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A weekend in Guernsey



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Aurigny.com Guernsey plane. Aircraft:ATR. 72-600. Location: From GCI to MAN.

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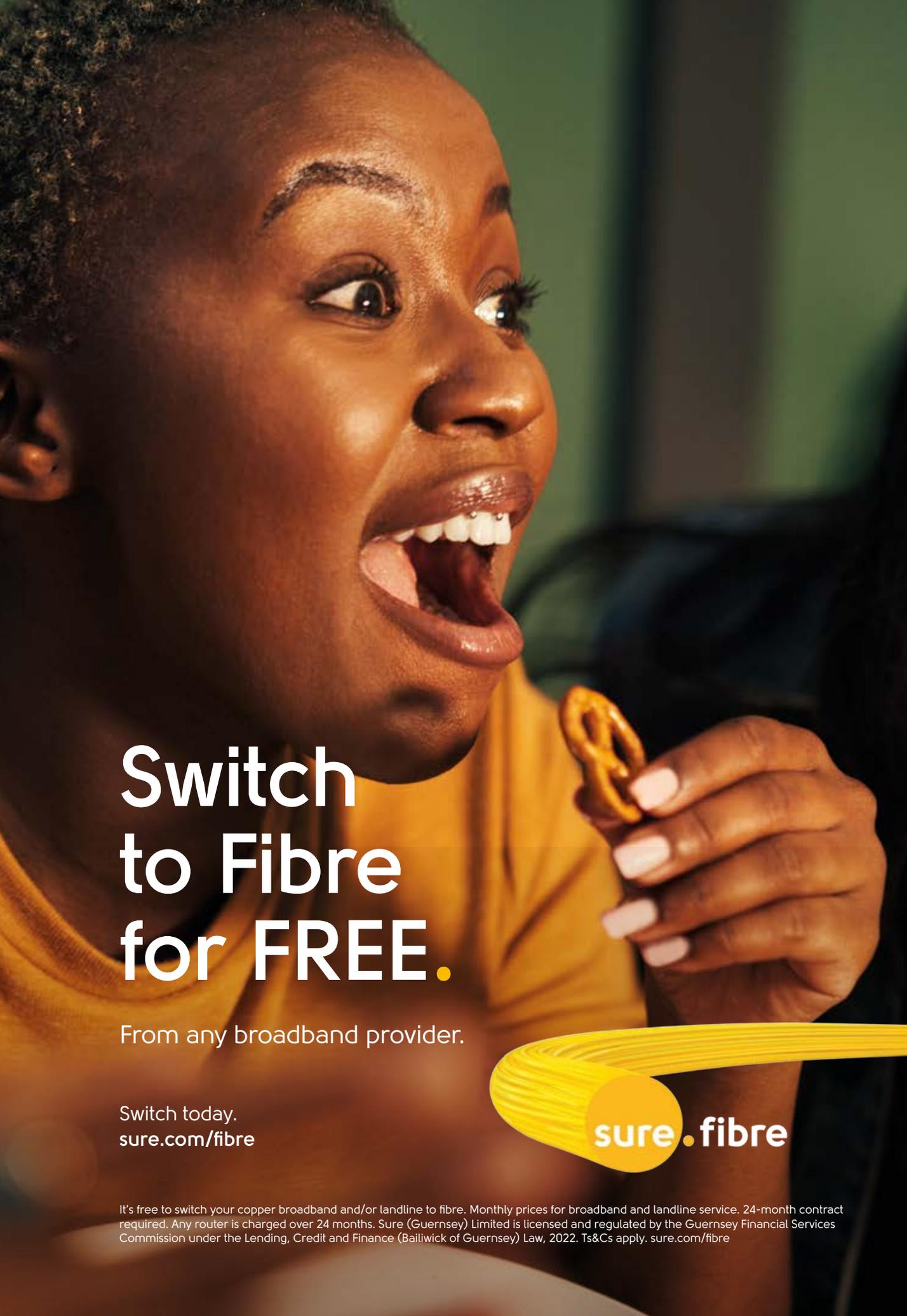
CONTRIBUTORS

What's a magazine without wordsmiths? En Voyage receives content from a variety of writers and contributors in both Guernsey and further afield.



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A close-up photograph of a woman with a surprised and happy expression, her mouth wide open. She is holding a single pretzel in her right hand. The lighting is warm and focused on her face. The background is dark and out of focus.

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The logo for 'sure.fibre' features a thick, yellow, multi-stranded fiber optic cable that loops and ends in a circular cap. The word 'sure' is in a lowercase, sans-serif font, followed by a dot and the word 'fibre' in a similar font.

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IT'S ALL ABOUT YOU

GREETING FROM AURIGNY CEO NICO BEZUIDENHOUT

As you settle into your seats and prepare for take-off, we extend a warm and hearty welcome aboard this flight. Whether you're a seasoned traveller or embarking on your first journey in the skies, we're delighted to have you on board. Our cabin crew are here to make your journey a safe and pleasant one, please do let staff know if they can be of assistance.

In the pages of this inflight magazine, we aim to be your trusted companion, providing you with a delightful mix of entertainment, information, and inspiration. Our team has carefully curated content to enhance your journey and make your time in the air truly enjoyable.

As we soar through the skies, we invite you to embark on a journey of exploration and discovery through our pages. Whether you're seeking inspiration for your next adventure or simply looking to unwind and escape into the world of words, you'll find it all right here.

Often, inspiration starts with a map and we can dream about all the places we want to see. You'll see from our route map on page 15 that we've expanded our European network. Islands like Ibiza and Mallorca have proved popular this year already. For those who are longing for the slopes, we look at

Grenoble – where we've flown for a number of years now – and its close ski neighbours.

We at Aurigny are more conscious than ever of the importance of travel, the connections it fosters, and the beauty it reveals. Our Autumn schedule will be underway when you read this and you may be off to one of our European city destinations – we have tips on what to do in Berlin, Valencia and Prague, just three of the stunning cities that islanders will be flying off to. We thank you for your support of these routes.

On behalf of the entire team at Aurigny, we thank you for choosing to fly with us today. We hope this inflight magazine enriches your journey and adds a touch of magic (don't forget to read the piece about Guernsey folklore) to your flight experience.

Buckle up, relax, and enjoy the ride. Wherever your destination may be, may it be filled with adventure, laughter, and unforgettable memories.

Wishing you a pleasant flight and a wonderful journey ahead.

Bon voyage!

Nico

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OUR FLEET

Aurigny currently has a fleet of six aircraft serving the network.

We introduced our flagship Jet, an Embraer 195, in July 2014 to service the Guernsey-Gatwick route. The twinjet aircraft is the largest aircraft in the fleet, with a capacity of 122 passengers.

Three ATRs also help to serve our UK and European destinations. The newest additions are three brand-new ATR 72-600 aircraft which Aurigny took delivery of at the end of 2019. Each came fitted with a contemporary cabin design which introduced the latest standards of comfort, offering more space for luggage in overhead bins and providing passengers with 18" wide seats.

We took delivery of our second New Generation Dornier 228 in 2017, to serve the Alderney routes.



Embraer 195

NUMBER IN FLEET 1

BUILT Sao Jose Dos Campos, Brazil

ENGINES

2 x General Electric CF34-10E7 Turbofans

MAXIMUM SPEED 542 knots (624 mph)

PASSENGERS CARRIED 122

RANGE 2,500 miles (4,023 km)



ATR 72-600

NUMBER IN FLEET 3

BUILT Toulouse, France

ENGINES

2 x Pratt & Whitney PW-127 M Turboprops

MAXIMUM SPEED 276 knots (318 mph)

PASSENGERS CARRIED 72

RANGE 1,023 miles (1,646 km)



Dornier 228NG

NUMBER IN FLEET 2

BUILT Oberpfaffenhofen, Germany

ENGINES

2 x Garrett TPE331-10 Turboprops

MAXIMUM SPEED 223 knots (257 mph)

PASSENGERS CARRIED 19

RANGE 350 miles (563 km)



1968
Founded



17 MILLION
Aurigny has carried over 17 million passengers since it was founded



MORE ROUTES IN 2023

Aurigny will be operating to more destinations than ever before in 2023 while continuing to operate its scheduled services



HOLIDAY FLIGHTS IN 2020

Aurigny was one of the only airlines in the world to offer isolation-free holidays in 2020 with travel corridors between Alderney, Guernsey and the Isle of Man



2019
Named Airline of the Year at 2019 Southampton Airport Awards



6
Aircraft



1977
First airline in the world to ban smoking on all services



1
In-flight marriage



1
FA Cup
Flown to Guernsey on 19th August 2016



300
Staff



1
Birth on board
Between Alderney and Guernsey



2019
Ranked best short-haul airline by Which?



NEW ROUTES ADDED

AURIGNY GUERNSEY'S AIRLINE

OK, it's not the easiest of names – pronounced **Or-ree-nee** – but it's certainly one that islanders are proud of. 'Aurigny' is the Norman name for Alderney, the northern island in the Bailiwick of Guernsey, where Aurigny Air Services was launched in 1968.

Aurigny has been serving the Channel Islands for over 50 years and is owned by the States of Guernsey.

OUR DESTINATIONS

FROM GUERNSEY FROM ALDERNEY

- ALDERNEY
 - BIRMINGHAM
 - BRISTOL
 - DUBLIN†
 - EAST MIDLANDS†
 - EXETER
 - GRENoble†
 - IBIZA†
 - LEEDS BRADFORD†
 - LONDON GATWICK
 - MALAGA†
 - MANCHESTER
 - SOUTHAMPTON
- GUERNSEY
 - SOUTHAMPTON
- † Seasonal route

Look out for additional destinations for short breaks being added throughout 2023.

Direct flights to Porto, Bilbao, Barcelona, Valencia, Berlin and Prague already on sale.

Visit aurigny.com for more details.

SAFETY FIRST

COVID SAFETY

The safety of our passengers and crew remains a priority at this stage in the pandemic. Our aircraft are deep cleaned and fogged every day using an antibacterial and antiviral solution which remains active for up to 10 days. Masks are now optional on most Aurigny flights. Please check our latest guidance online for details. Please respect the personal space of others as much as you can.

HAND BAGGAGE

Once you've boarded and located your seat, please ensure your hand baggage is stowed safely. Small bags can be placed underneath the seat in front of you, unless you are seated in an emergency exit row.

All other items should be placed inside an overhead locker. Please take care when opening the overhead lockers as items may have moved during flight and falling items may cause injury.

YOUR SAFETY

We want to look after you on board and our main concern is for your safety and that of the Aurigny crew. Cabin crew are here primarily for your safety, so please pay attention to their instructions. Any feedback about the crew and flight is welcomed.

Life jackets are provided for use in the extremely unlikely event of an emergency. It is an offence to tamper with or remove them without authorisation and this may jeopardise the safety of others.

Both staff and passengers have the right to fly within a calm, safe and friendly environment. Aurigny has a zero-tolerance policy towards any violent, disruptive or offensive behaviour, and crew have been trained to deal with such incidents.

SMOKING

Smoking of cigarettes and e-cigarettes is not permitted on board, including within the toilets.

FOOD ALLERGIES

Allergy information is available for all snacks – please see the packaging label or ask a member of the crew.

TRAVELLING WITH INFANTS AND CHILDREN

Infants under the age of 2 need to be secured whenever the seatbelt sign is on, this can be achieved through the use of a seatbelt loop provided by the airline to secure the infant on an adult's lap. A child over the age of 2 must be secured in their own seat to ensure their safety in the event of an emergency landing or turbulence.

ELECTRONIC DEVICES*

HANDHELD DEVICES WITH A 'FLIGHT SAFE' MODE

Handheld devices, such as tablets, e-readers and mobile phones, may be used during all phases of the flight, provided the 'flight safe' mode is enabled before departure. Larger devices must be safely secured in hand luggage during taxi, take-off and landing, either in the overhead locker or under the seat in front of you. Any device that transmits or receives communications but does not have a flight safe mode must be switched off from doors closed to doors open.

LAPTOPS, ULTRABOOKS AND NOTEBOOKS

Devices may be used during boarding but not for taxi, take-off and landing, when they must be safely stowed away in hand luggage. They may be used in flight, provided they are set to flight safe mode, with WiFi turned off. On the Embraer and ATR Bluetooth may be used throughout the flight.

DEVICES WITHOUT A 'FLIGHT SAFE' MODE

This will include items such as DVD players, electronic games and music players. Only small, handheld devices may be used during taxi, take-off and landing. Larger devices must be switched off and safely stowed away in hand luggage during taxi, take-off and landing.

BLUETOOTH ACCESSORIES

All Bluetooth accessories (for example wireless keyboards, headphones etc.) may be used on the Embraer and the ATR.

ARE THERE ANY TIMES I CANNOT USE MY HANDHELD DEVICES?

Under certain circumstances your flight or cabin crew will ask that all electronic devices be switched off, for example, during refuel operations. This will be announced over the PA.

CAN I USE MY HEADPHONES THROUGHOUT THE FLIGHT?

Personal headphones can be used for some stages of the flight and may be attached to your personal device. We ask that customers remove their headphones whenever the seat belt signs are illuminated during the taxi, take-off and landing phases and during the safety demonstration.

CAN I USE A REMOTE POWER PACK?

Aurigny does not allow passengers to charge their devices while on board our aircraft.

Please ask a member of cabin crew if you have any queries.

*Electronic devices can only be used on the ATR and Embraer E195 aircraft. Unfortunately they cannot be used on the Dornier.

BAGGAGE ADVICE FOR PASSENGERS



Always secure a tag onto your baggage containing key contact details, including where you will be staying.



Insert a sheet of paper into your bag with key personal details, such as your name, contact details, flight numbers and address of where you will be staying.



Carry any essential items, such as money and medication, with you on the flight.



Customise the look of your bag to make it easier to identify.



Immediately report the loss of checked-in luggage if it does not arrive at your destination. Do this before leaving the airport.



ON BOARD

PASSENGER AWARENESS

Welcome on board!

We hope that you will enjoy your flight and of course allow others to enjoy theirs. All passengers have the right to safe, secure and comfortable travel on board our aircraft. Unruly or disruptive behaviour would ruin this experience and could also be traumatic for passengers or crew.

UNRULY BEHAVIOUR PRIOR TO FLIGHT:

If unruly or disruptive behaviour is noticed prior to the flight, please be aware that transport may be denied.

UNRULY BEHAVIOUR DURING THE FLIGHT:

If such behaviour is demonstrated during the flight, please be aware that there may be serious consequences to these actions. The aircraft may divert and make an unscheduled landing, authorities may meet the flight, and the person responsible for the unruly or disruptive behaviour may be arrested, fined, charged and/or prosecuted.

It is for this reason that we ask all passengers to always:

1. Follow crew member instructions promptly
2. Respect crew members and fellow passengers
3. Behave in a safe and appropriate manner
4. Refrain from endangering the safety of the aircraft or its occupants

OFFENCES AND OTHER ACTS COMMITTED ON BOARD AIRCRAFT:

Under the Air Navigation Order (A.N.O) and Aviation & Maritime Security Act the following are considered as unacceptable behaviours on board:

1. Assault and other acts of interference against a crew member on board a civil aircraft
2. Assault and other acts endangering safety or jeopardising good order and discipline on board a civil aircraft
3. Other offences committed on board a civil aircraft

OFFENCES TO AVOID:



Assaulting, intimidating, threatening a crew member or passenger



Smoking anywhere on board, including in the lavatories



Refusing to follow instructions from the crew



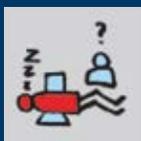
Tampering with the smoke detectors



Intoxicated or disorderly conduct or consuming alcohol which was not provided by crew members



Using a portable electronic device when not permitted to do so



Engaging in or displaying any indecent or lewd behaviour



Removing or damaging safety or emergency equipment, the aircraft or property on board

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GUERNSEY

Beach Guide

Guernsey has a beach and a bay for everyone. Here we discover Marble Bay.

MARBLE BAY

A short distance down the coast from Fermain, Marble Bay could well be Guernsey's most precious undiscovered gem.

The walk down from the Doyle Monument looks reasonably lengthy on the map, but the path zigzags at such a comfortable gradient that it's considerably less strenuous than the breathless hikes down to most of the island's other secluded coves. It's also perhaps the most pleasant; under a canopy of green ferns, with only the chirping birds and the hissing waves for company, it's as close to 'tropical' as it's possible to get in the Bailiwick. But with Herm and Jethou constantly peeking through the trees, it's impossible to forget where you are for long. And that's by no means a bad thing.

The first glimpse you get of Marble Bay as you approach from the southern cliff path is quite arresting. Depending on the tide, it's either an unexpected protrusion of pebbly beach, or an intriguingly secretive cove. The beach itself is mainly rocky underfoot, but the stones, washed for millennia by the relentless Channel tides, are smooth, and not uncomfortable. And they make fantastic skimmers.

As at Fermain, the sea is often somewhat icy, but at least it's refreshing, right? Right. With the other islands of the Bailiwick providing a stunning backdrop, and the water as smooth and turquoise as anywhere in Guernsey, swimming at Marble Bay is unforgettable. Don't be put off by the prospect of the walk down; it really isn't that far, and the rewards are absolutely worth it.

Optimum Tide: Mid, coming up

Best Feature: The view of the islands

Taken from Guernsey Beach Guide

Note: As with other East Coast bays, it can become quite chilly late in the afternoon once the sun disappears behind the cliffs.



IMAGES ©SHUTTERSTOCK



EAST COAST

WHAT'S THERE ?



SWIM



DOGS ON BEACHES

See gov.gg/dogsonbeaches for up-to-date information.

GOLDEN GUERNSEY GOATS GALORE

BY AMANDA EULENKAMP

My first trip to Mandy and Peter Girard's Golden Guernsey Goat farm came about because I was researching an article about Soapy Goats soap (more of which later).

I discovered a delightful farm in St Peter's where the gorgeous goats could be fed. At that time, a nursery school was visiting, the children enjoying the field to play in (there is a Wendy House, ideal for little ones – my grandchildren and their friends love it!) as well as feeding the goats.

Chatting to Mandy in her kitchen, I discovered somebody whose hobby some 20+ years ago had turned into a business.

'We were watching the news, mainly because there was Foot & Mouth in England; all the cattle were being destroyed,' said Mandy. 'We realised that if the Golden Guernseys in England were wiped out, there would only be a few left on the island. So, we decided to get some, then the milk and cheese we made would effectively pay for the hobby.'

Fast forward, and Mandy had to give up her part-time job working for the States' youth service. Peter, who has retired from cabinet making, is Pastor of the Baptist Church, which he combines with working on the farm. A number of volunteers help out, too.

'I love working with children, so this is lovely because in the spring we do bottle-feeding and farm tours.'

Mandy said that not only do the children enjoy spending time with the goats, but groups of adults do, too. 'I'm often told that it's really calming coming here, having an ice-cream, being with the goats. It's good for people's wellbeing.'

RARE BREED

Most of the female goats are exported to England, although a few stay on the island. The Girard's intention is to ensure the longevity of the breed. They show their goats locally and are part of a strong goat farming community. Peter is even president of the Guernsey Goat Society.



When they first started, they had just three goats, all of which had triplets. 'We were told that they normally have twins!' said Mandy. 'There was so much milk, that I thought I'd have a go at making cheese.'

'It was a real cottage industry, there were no rules and regulations years ago. I began selling it at St Peter's WI but then Forest Stores (a local shop) got involved and asked if we could supply them.'

'At that stage, I thought I needed to adopt whatever rules and regulations around cheese-making there were in England. I wanted it to be safe.'

A GROWING BUSINESS

Mandy said she was so naïve at first that she had no idea how much to charge for her cheese and that Forest Stores was really helpful in that respect. Then hotels and restaurants started buying it, although Covid did affect that.

'We really thought we would go completely under during Covid when the hotels and restaurants stopped buying,' said Mandy. 'So, we put up a garden shed and made it into a farm shop, then invited people to come and feed the goats.'

'The little shop was so popular, and we met lots of people through the window – it had a lovely community feel.'

The job is year-round, there is no day off when you're a farmer. But Mandy absolutely loves it and has expanded the range of goats cheese that she produces. As well as plain soft, she makes one with garlic and herbs, one called 'Chilli Billy', and even a Cheddar-style goats cheese.

The Golden Guernsey Fudge sold in the Girard's shop is made by Steve Robilliard, who also has Golden Guernseys (bought from Mandy and Peter). Nothing goes to waste on the farm and some spare land is used by Francis Russell, who makes honey from his bees. 'When he first moved to Guernsey, he had all the equipment but nowhere to keep the bees, so I said, we have plenty of space, and it went from there. I told him I didn't want any rent, just to know how to make honey. Two years ago, I got my own hive and I'm now selling my own honey!'



They've named the honey Beuval in honour of the beautiful valley they live in.

SOAPY GOATS SOAP

Not wasting anything brings me back to why I first visited Mandy: to find out the origin of the Golden Guernsey Goats whose milk is turned into beautiful soap by Margaret Robilliard. I first spotted the soap on her stall one Seafront Sunday.

Margaret and I met for a coffee shortly afterwards, and she told me that, like Mandy, her business had grown from a hobby.

'Originally, I had two goats from Mandy. She keeps scrupulous records of the goats' heritage. She knows exactly which one has bred with which one.

'The first two were just pets but then we bred from them and ended up with another three. It was Mandy's suggestion to make soap, as the lady who used to make it had retired. It really started from there.'

Margaret has deliberately kept the business small. She ventured out into online sales but the cost of postage to the UK outweighed the cost of the soap, so she now retails via Mandy and a few other outlets on the island, including Iris & Dora and the Tourist Information Centre, as well as taking a stall at Seafront Sunday and some Christmas markets.

CLOCKWISE FROM TOP LEFT: MANDY GIRARD, MAISIE (4) AND CHARLIE (2) IN THE PLAYHOUSE. WILLIAM (3) FEEDING THE GOATS. SOAPY GOATS LUXURY SOAP. ALL IMAGES ©GUERNSEY PRESS

Like Mandy, nothing goes to waste. Excess milk is frozen, so she has a supply year-round.

With no chemicals and wrapped in simple brown paper and string, Soapy Goats soap is eco-friendly. 'I only use essential oils, so it is fine for any type of skin, even babies' or for people who have eczema or psoriasis,' said Margaret.

She has experimented with around 10 or 12 different fragrances. One of the most popular is calendula, although the lavender soap evokes a 'love it or hate it' reaction!

And like Mandy's goats, hers also need milking 365 days a year. Which, with Christmas approaching, means there will plenty more supply for her to carry on creating her bars of soap.

The first documented reference of a Golden Guernsey goat was in 1826, approximately 200 years ago. Their colouring ranges from pale blond to deep bronze, and they are smaller than other British milking goats.

During the 1930s, a Miss Milbourne of L'Ancrese played a large part in reviving the breed. She retained her herd during the Occupation, and on her death, her animals passed into the care of a trust.

In 1965, the Golden Guernsey was exported to Great Britain. It is an endangered breed (there are 1,200 registered globally) and in 2020 was listed as 'minority' on the goat watchlist of the Rare Breeds Survival Trust.

There are around 40 goats at Mandy and Peter Girard's goat farm.

The Golden Guernsey Goats farm is located at Le Douit Beuval, Route des Sages, St Peter's. It is open Monday – Saturday, 9am – 4pm, year-round. Bags of goat food cost £1. There is no entrance fee. There is a small farm shop selling goats' cheese and milk, along with other local goodies such as Beauval honey, Golden Goat Fudge, Soapy Goats soap, and jams, sauces, plus a selection of wooden toys.





CASTLE CORNET

St Peter Port, GY1 1AN / Tel: 01481 221657

OPEN DAILY 22 MAR - 29 OCT / 10.00 - 17.00

FORT GREY SHIPWRECK MUSEUM

St Peters, GY7 ABY / Tel: 01481 265036

OPEN DAILY 22 MAR - 29 OCT / 10.00 - 16.30



GUERNSEY MUSEUMS AND CASTLES



GERMAN NAVAL SIGNALS HQ

St Peter Port, GY1 1SN / Tel: 01481 226518

OPEN DAILY 22 MAR - 29 OCT / 10.30 - 15.00

GUERNSEY MUSEUM AT CANDIE

St Peter Port, GY1 1UG / Tel: 01481 226518

OPEN DAILY 27 JAN - 31 DEC / 10.00 - 17.00

Four great attractions for all the family to enjoy in 2023

Visit us today and discover how our island heritage comes to life with museums and art galleries, themed exhibitions, historic castles & forts, special events, living history, family activities and much more.

Discovery pass now includes 10% discount at Café Victoria & Castle Cornet Café.



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- www.facebook.com/guernseymuseums
- [@guernseymuseums](https://twitter.com/guernseymuseums)

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BEYOND SEAFRONT SUNDAY: GUERNSEY'S COTTAGE INDUSTRIES

IMAGE: SEAFRONT SUNDAY EVENT IN ST PETER PORT
©GUERNSEY PRESS.





IMAGES THIS PAGE: MELT & GLOW ©CHARLOTTE BLAINÉY

Wandering along the seafront of St Peter Port, looking at the different, local stalls, prompted Amanda Eulenkamp to find out the story behind some of the island's budding entrepreneurs.

From soap through to jewellery, candles through to hand-made wooden crafts, there is a plethora of different stalls selling locally produced products at a Seafront Sunday. But once the summer season is over, where do the stallholders go? What inspires them to turn out early to grab a pitch? Are they just for summer or do their products go beyond Seafront Sunday?

Whatever the goodies, behind each stall is a passionate entrepreneur, who wants to 'do things right' and in a sustainable way. Some are at the very start of their business journey, others further along the road.

Charlotte Blainey from **Melt & Glow** started her business as a hobby during lockdown.

'I started watching how to make wax melts on TikTok,' she said. 'I also watched and practised making whipped soap.' A fully trained beauty therapist, Charlotte knows about skin, and it wasn't long before she became fixated on the idea of producing whipped soap for her new business.



'Whipped soap is a versatile product, with a thick, foaming lather,' she said. Keen to be as eco-friendly as possible, Charlotte's whipped soap is vegan and cruelty-free, paraben-free, and PH balanced. 'It's very moisturising and can be used by people who have eczema and psoriasis,' she said. Being one multi-use product, it also reduces plastic, and her pots are all made from recycled plastic.

She has already expanded her range to include body scrubs as well as some cosmetics, and describes her products as 'affordable, self-care cosmetics'. Many are brightly coloured, but they are all skin-safe colours. 'Life is hard, you want to be able to enjoy yourself, so these brighten lives up.'

All her recipes comply with UK law, something that she says is important as she looks to expand the business into online sales.

She even designed and built the website herself (meltandglow.gg), as well as the brand design, and is currently building a log cabin at her home to create space in order to increase production. The next stage of her expansion includes adding SPF to facial products and finding a way to offer a refill service for her products.

One side benefit that she wasn't expecting was the increase in her mental health. 'Running my own business has been a massive help – I used to have a phobia of planes, but I've been on one now and am heading off for my first holiday abroad!' she said.

Ben Fiore is a local professional photographer, who's been shooting internationally for 15 years. When he's in Guernsey (in our summer months), he earns a living through portraits, wedding, food and hotel photography (and all the bits in between), as well as from prints of his amazing dark skies images. He then travels the world during our winter months in search of the best places and people to photograph. His travels have taken him to Iraq, India, Bangladesh and many of the 'Stan Countries', where he uses his camera to capture different cultures.

But there's no place like home, and according to Ben, one of the best places in the world for dark sky photography is in Sark. 'One advantage, apart from



the clarity of the sky, is that there is nothing dangerous in the wildlife!' he said. 'Sark is ideal for stargazing.'

HIS IMAGES OF THE MILKY WAY HAVE CAPTIVATED PEOPLE SINCE HE STARTED DOING THEM. HE NOW EVEN DOES 'GALACTIC WEDDING PHOTOGRAPHY', SOMETHING HE BELIEVES IS UNIQUE TO HIM.

The best way to get a stunning photograph is to prepare well, he said, as well as knowing the right techniques in processing and editing. 'Plus, an artistic splash!'

His images can be viewed at Seafrost Sunday as well as his website, benfiorephotography.com and he has created a calendar showcasing his work in time for 2024.

Closer to home, **Andy Travis** enjoys creating his art from wood. His business, Papa's Workshop, showcases wooden items from Guernsey-shaped key rings through to Guernsey-shaped clocks, plus a myriad of other designs. Although Andy has a job, the woodwork takes up much of his spare time.

Like the other small businesses, sustainability is key, and most of his creations are made from off-cuts that he is given by his employer.



He's recently branched out into resin design, something that started when he was asked if he could make a table to showcase his friend's grandchildren's seashells.

What started out as something to do for his friends has escalated into a new area of his business. He makes funky coasters with coffee beans set in resin, and stunningly beautiful wooden boards with resin running through.

Like the others in this article, he, too, started off his side-business as a hobby and while he doesn't want it to grow too big, he is conscious that he has to have enough pieces made for the various shows he attends.

Andy has also started exporting some of his items, as far away as Australia. Many cruise ship visitors have also seen his work and word is spreading.

Sarnia Scents was founded by Rachel Adams and Dean Le Prevost, two full-time finance office workers who started the business after ordering a bath bomb making kit to have a bit of fun with the children.

Their hobby business expanded into making soap and candles; chief chandelier, Dean, had worked at Guernsey Candles as a schoolboy and really enjoyed the creative side of candle making.

Dean said that a lot of time and effort goes into testing each candle. 'There are dozens of different sizes of candle wicks, which all perform differently dependent upon size of vessel and fragrance. Testing requires patience and experience to get the best from the candle.'

'We have constantly got different candles burning and reed diffusers being tested in most rooms at home! Every visitor comments on how nice our house smells!'

Aiming to produce quality products at affordable prices, their candles are made with high-quality rapeseed and coconut wax and are completely free from paraffin, soy, palm, beeswax and synthetic additives. Recently, they have seen an increase in demand for corporate-branded candles for companies to give away as gifts.

LEFT & ABOVE: PAPA'S WORKSHOP ©GUERNSEY PRESS



The Guernsey Tourism Partnership is dedicated to representing and promoting tourism related businesses in Guernsey.

We have created a network of members to share ideas and information to benefit all. Our goal is to establish tourism as one of the core industries in Guernsey and to promote its unique benefits to the public, both locally and abroad. Below are just some of our many partners.

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FAY LE PREVOST

Doing things correctly was important for the pair and before they started selling, they investigated what they needed to do to be safe. 'There isn't a huge amount of legislation in Guernsey for the manufacture of home fragrance or cosmetics, but we follow all UK laws and regulations to ensure all of our products are safe.' Their hard work has paid off as they have been members of the Guild of Craft Soap & Toiletry Makers since 2020. Check out sarniascents.co.uk.



Fay Le Prevost, who makes a selection of hand-made accessories and gifts, also runs fayres and workshops, such as her pumpkin floral workshop on 28 October.

Her business, Faybelline Events, hosts many of the entrepreneurs above, as well as other local businesses, big and small. She started after she'd been made redundant during Covid, and, with a new baby and new house, realised she'd need to do something as there was only one wage coming in from her husband.

Inspired, she 'threw herself' into organising a Christmas fayre at the Peninsula Hotel. Since then, she hasn't looked back.

'At the time, nobody could travel because of the Covid restrictions, and it went crazy!' she said. 'I realised that there was a gap in the market and have organised more since then. People wanted parking, a decent ambience and a bar where they could gather and chat to people that they'd met there.'

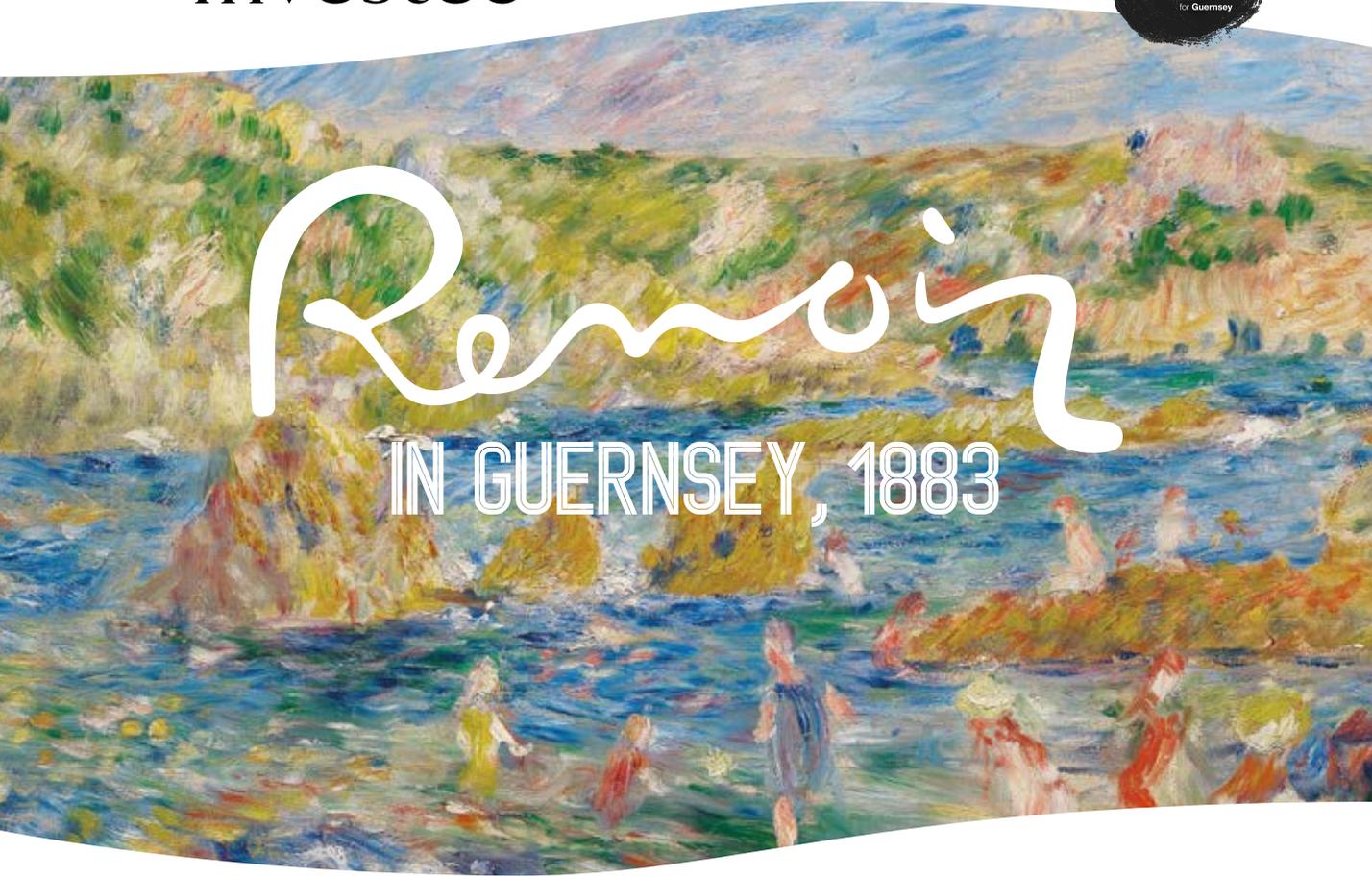
'I started because I wanted to help support my family, but now I enjoy running the fayres to help other small businesses.'

FAYBELLINE EVENTS FAYRES:

- 8 October**, Autumn Market at the Farmhouse
- 15 October**, Autumn Shop Small Market at Les Caches (new event)
- 5 November**, Festive Fayre at Styx
- 12 November**, Winter Fayre at the Peninsula
- 19 November**, Christmas Fayre at the Farmhouse
- 26 November**, Traditional Christmas Fayre at St Pierre Park

For timings, check out Fay's Instagram account @faybelline_events

IMAGES TOP LEFT & MIDDLE: SARNIA SCENTS ©SARNIA SCENTS. LEFT: SEAFRONT SUNDAY EVENT IN ST PETER PORT. ©GUERNSEY PRESS.



Renoir

IN GUERNSEY, 1883

Greatness never settles for ordinary

We are excited to be the headline sponsor of this incredible initiative for Guernsey. To be hosting a world-class exhibition of works by a renowned artist such as Pierre-Auguste Renoir is a major coup for the island. Our congratulations go to Art for Guernsey for their endeavour and entrepreneurial spirit, which is something Investec endorses as part of our own culture.

investec-ci.com



WHAT'S ON IN THE BAILIWICK?

Until 15 December

RENOIR IN GUERNSEY, 1883 EXHIBITION

Celebrating the 140th anniversary of Renoir's stay in Guernsey, this is the only Renoir exhibition in the world in 2023. The centrepiece of the event will be a fine art exhibition at Candie Museum, with other exhibitions and activities planned at the Priaulx Library, the Renoir Walk and Art for Guernsey's gallery in the Old Quarter.

Full information can be found at artforguernsey.com

1 – 31 October

LE HECHET FARM PUMPKINS

Pick your perfect pumpkin for Halloween. Locally grown at Le Hechet Farm, not only can you pick pumpkins but you can also meet the farm animals, take photos on tractors, and enjoy a Le Hechet Farm ice cream.

Le Hechet Farm, Rue du Hechet, Castel, GY5 7BS.

1 October – 11 November

TENNERFEST FOOD FESTIVAL

This six-week focus on food sees hotels, restaurants, bistros, gastro pubs and cafes take part in providing fixed-price, low-cost menus showcasing the best of their cuisine and the local produce available in Guernsey.

Venues and menus can be found at tennerfest.com

7 & 8 October

GUERNSEY FILM FEST

Are you ready for local legends and hauntings? Watch films for free during this two-day festival.

Full details can be found at guernseyfilmfest.gg

7 – 21 October

NERINE FESTIVAL

An opportunity to see a stunning display of nerines, including the nerine sarniensis, also known as the Guernsey lily.

There are nerine plants to buy each day, and on Saturdays and Sundays there will be someone to answer questions. Free entrance and parking. Details at plantheritageguernsey.org.uk

Guernsey Gardens Plant Centre, La Ramee, St Peter Port

10 – 15 October

LE FRENCH FESTIVAL

A host of French-themed activities, including music, food, films and an opera. Experience Guernsey's culture first-hand with a French influence.

More details at lefrenchfestivalci.com/Guernsey

10 – 28 October

BUNKERS, BEACH STRIPS AND ICES EXHIBITION

London-based multi-disciplinary visual artist Jeni Snell – who attended La Houquette School which was built on top of redundant WWII German gun battery Mirus – is exhibiting her artwork which pays homage to Guernsey's German Occupation heritage.

Free entry and fully accessible. More about the artist at jenisnellart.com



PINK NERINES ©SHUTTERSTOCK



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11, 12, 18, 19, 25, 26
November & 2, 3 December

HERM CHRISTMAS SHOPPING TRIPS

Sail over to Herm for the perfect pre-Christmas shopping trip and a magical day out. As well as browsing the Herm shop stocks with decorations, cards, ornaments and stocking fillers, there is also a Puffin post box for letters to Santa, and fine festive fare at the Mermaid Tavern.

Ferries run to Herm at:
10:15 / 12:15 / 14:15 / 16:15

Return to Guernsey at:
10:35 / 12:35 / 14:35 / 16:35

25 November &
1 December 4pm – 5.30pm

CHRISTMAS LIGHTS SWITCH ON

See Santa switch on the lights in St Peter Port on 25 November and The Bridge on 1 December.



WHAT'S ON ELSEWHERE?



IT'S PANTO TIME! OH YES IT IS!

30 November – 7 January 2024

Dick Whittington
Exeter Northcott Theatre. Further information at exeternorthcott.co.uk

2 December – 31 December

Peter Pan
Bristol Hippodrome. Further information at atgtickets.com/pantomimes/

2 December – 31 December

Jack and the Beanstalk
Opera House, Manchester. Visit atgtickets.com/pantomimes/

8 December – 31 December

Mother Goose
Derby Arena
See derbylive.co.uk for more information

9 December – 31 December

Snow White and the Seven Dwarfs
Mayflower Theatre, Southampton
Further information at mayflower.org.uk

9 December – 14 January 2024

Peter Pan
The London Palladium
See palladiumpantomime.com

9 December – 14 January 2024

Dick Whittington
Theatre Royal, Nottingham
Further information at trch.co.uk

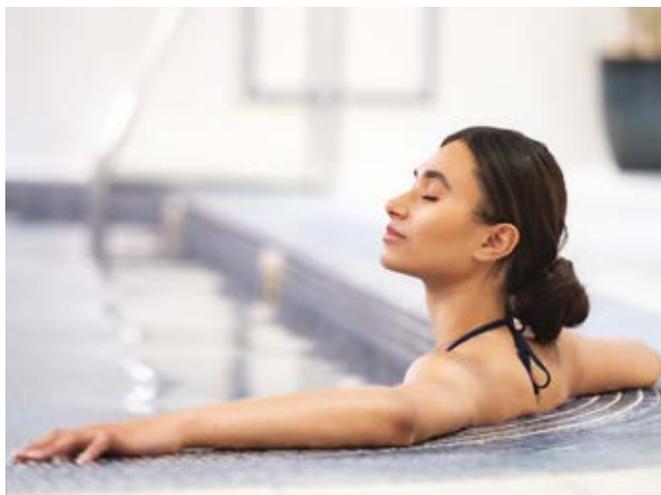
16 December – 28 January 2024

Jack and the Beanstalk
Birmingham Hippodrome
See birminghamhippodrome.com

20 December – 30 December

Cinderella
Hilton Brighton Metropole, Brighton
Book tickets at brightonfamilypanto.com

THE PERFECT LOCATION TO UNWIND



Overlooking a picturesque bay with exceptional service as standard, Fermain Valley invites you to unwind and revitalise your senses. Perched atop one of Guernsey's prettiest valleys, enjoy far-reaching views over the tranquil green canopy and sea beyond.

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AUTUMN IN ALDERNEY



IT'S A PERFECT TIME TO HOP OVER TO THE NORTHERN ISLE, SAYS THE TEAM AT VISIT ALDERNEY.

As the sunny September days usher the children back to school, the summer crowds disperse and a serene tranquillity returns to the island, Autumnal sunshine floods across picturesque landscapes. Days start with cool, crisp mornings and end with brilliantly clear evenings, perfect for enjoying the fiery drama of the spectacular sunsets over Tourgis and Clonque or a spot of world-class stargazing.

There are burnished days of autumn sunshine, perfect for a stroll through the dappled woods of Val du Saou or an afternoon of reading against the sun-baked Longis Wall. You're quite likely to have a whole beach to yourself; the azure seas are at their warmest, and a refreshing dip in the clear waters will invigorate you to explore the rest of the island. Take to the trails and find your own piece of paradise or hop on a bicycle and discover the myriad of tracks and roads, with hardly a car in sight.

Waves of migrant birds heading south descend onto the island to refuel, making the island a magnet for bird enthusiasts who flock here to study the passing

seabirds and freshwater visitors. Autumn also offers the final chance to see some of Alderney's most famous inhabitants before they hibernate for winter. To catch a glimpse of the unique blonde hedgehog you can head out on an organised tour or mooch around at dusk and see if you can spot one for yourself.

Deeper into the season, St Anne's cobbled streets can suddenly become swathed in sea mist, wrapping the town in mystery and encouraging you into the welcoming embrace of one of the many cosy bars and restaurants for a warming drink or a bite to eat. The quieter season gives you the pick of the island's best-loved restaurants without any jostling for the last free table and there will be an incredible choice of unique places to stay.

One of the reasons that you'll want to keep coming back to Alderney is the simplicity of life on the northern isle. And although most trips to Alderney are spent in the great outdoors, there's still plenty to do once the sun has set, or if the weather is less favourable. On your to-do list should be catching a film at

the Alderney Cinema, a small traditional cinema run entirely by enthusiastic volunteers two nights a week. There is often live music in local hostelrys, concerts in the church or island hall, and shopping in the unique boutique shops in St Anne's pretty high street will pass a pleasant hour or two. For the real 'local' experience, check out one of the regular and renowned Saturday afternoon charity jumble sales at the Island Hall. Or simply head to www.visitalderney.com for a wealth of ideas about how to make the most of some time on the 4.5 square miles of rugged beauty that is Alderney.

Aurigny has regular flights to Alderney throughout the year.



BLONDE HEDGEHOG
IMAGES ©VISIT ALDERNEY

SHOPPING, SKIING AND SIGHTSEEING

By Amanda Eulenkamp

The beginning of September saw record temperatures across the British Isles. Possibly the only ice people were thinking about were the cubes in their drinks. Thoughts of skating on an ice-rink at a Christmas market or whizzing down the slopes in the Alps were probably the last things on their minds.

But as the nights draw in and winter's cool, crisp fingers seems that much closer, there is something comforting about wrapping up warm and enjoying the lower temperatures. Of course, winter means Christmas is coming, and to get you in mood, we've checked out which Christmas markets are near to



BERLIN SKYLINE AND SPREE RIVER ©SHUTTERSTOCK



which UK airports. Starting on page 43, our guide will hopefully inspire you to wrap up, pack your shopping bags, and experience a German-themed market.

Elsewhere in the travel pages, we head to the slopes around Grenoble as Aurigny once again offers its winter programme of flights (page 32). Astrid Mitchison has written a helpful what-to-wear and how-to-pack guide for those heading to the Alps (page 34). Whether you're a skier or not, her winter-themed drinks courtesy of some local Bailiwick bars on page 38, could see you reaching for the cocktail shaker quicker than you'd ski down a mountain!

If mini breaks are your thing (and with Aurigny's UK network, there is plenty of choice of where to go), I take a look at how to spend 48 hours in the Gloucestershire city of Cheltenham (page 46), and Jessamy Baldwin takes us on a foodie tour of Bristol (page 48).

By the time you read this, Aurigny will be operating its autumn/winter European breaks. We have guides to three destinations in the network, Valencia, Berlin and Prague, which will hopefully give you some ideas of what to do in your time there. See pages 39 to 41.

Safe travels, wherever you're headed to this Autumn.

INTRODUCING THE WRITERS



Astrid Mitchison



Jessamy Baldwin



SKI CENTRAL

Served seasonally by Aurigny during winter, Grenoble – located at the foot of the French Alps in south-eastern France – is the perfect base for ski holidays. Amanda Eulenkamp takes a look at some of the nearby ski resorts.

Grenoble sits right in the middle of four mountain chains, so it is ideally placed to explore the nearly 20 ski resorts which surround it.

The closest ski resort from the airport is Chamrousse, around a 45 minutes transfer, while Alpe d'Huez, Vaujany and Les Deux Alpes are around one and a half hours away.

Choosing your resort is not just a matter of how far away it is; it must be right for you – a quieter resort or one with lively après ski? A hotel or a chalet? Family and friends, or just the two of you?

When booking, bear in mind that not everyone will necessarily be at the same level of ski expertise. Make sure that you pick a resort that caters for all, or at least has easy access to other resorts so

that your group can pick and choose which slopes to ski.

It's also worth considering booking a ski instructor for those that still need some lessons; alternatively, you could do what we did years ago in Les Arcs, which was to book a ski instructor for the adults and a mountain guide for the four boys in our group, who had plenty of fun heading off to different places to explore, improving their skiing technique along the way.

Look for other activities besides skiing – sledging, hiking, dog-sled rides, skating – and I'd recommend somewhere with a pool and spa. Always a welcome treat to relax in after a day on the slopes. And don't forget the après ski!

Taking skis/boots or hiring skis/boots? It can make sense to hire, particularly if you're not a regular skier – but do make sure that the boots are comfortable.

Information about taking skis on Aurigny can be found at aurigny.com/faqs

To find out about ski resorts in the Grenoble area, see grenoble-tourisme.com/en/

ALPE D'HUEZ

Alpe d'Huez Grand Domaine Ski area covers five resorts and two villages: Alpe d'Huez, Auris en Oisans, La Garde, Le Freney d'Oisans, Oz en Oisans, Vaujany and Villard-Reculas.

There are plenty of wide open spaces, with 10,000 hectares to be explored and 250km of runs in total.

Additionally, there is a snowpark (with expert and beginners' area), one boardercross zone, one late-night ski run, one slalom stadium, two areas reserved for beginner skiers and a 1200m run for sledging.

Visit alpedhuez.com/en/winter/home/ for more information.

CHAMROUSSE

Chamrousse Alpine Park is a resort on two levels, linked by ski slopes and forest tracks, with outstanding views of the Grenoble valley.

The resort is suitable for everyone, with easy, accessible slopes. Night skiing and night sledging sessions dependent on snow conditions.

For further information visit en.chamrousse.com



LEFT: ALPE D'HUEZ. ABOVE: VAL THORENS. SKI LIFT AT VAL THORENS. ALL IMAGES ©ISTOCKPHOTO

LES TROIS VALLEES

Les Trois Vallées is the world's largest ski area, a 600km network of doorstep skiing runs.

Unlike many other ski areas, Les Trois Vallées aren't connected to one another along the bottom of the valley but via mountain ridges at altitudes of more than 2,000m. This height almost always guarantees exceptional snow quality to skiers who want to switch between resorts – which is easy, with 11 ski-in, ski-out routes.

Val Thorens is high (almost 2,000m at the base) with many north facing runs and so the snow is usually good. It's lively with plenty of bars and restaurants. The centre of the town also has a leisure centre with a pool and gym to stretch those tired muscles. Just down the valley is Les Menuires, a delightful family friendly resort.

Mottaret is the highest resort in the Meribel valley (another of the Trois Vallées) with easy access to the main resort of Meribel. It's got lots of ski-in ski-out accommodation, which saves carrying skis to the nearest lift – always a bonus!

The area has skiing for all abilities, from beginners' areas for gentle introductions, to the steepest black runs at the summit of the Saulire.

With 50% green and blue runs balanced with 50% red and black ones, it is the perfect meeting of accessibility and sports challenge.

Check out les3vallees.com for more information.

LES ARCS

Les Arcs, in the Tarentaise valley, is a purpose-built set of resorts with a fantastic ski area. Les Arcs, Peisey-Vallandry and La Plagne are linked by one of Europe's largest cable cars, the Vanoise Express, accommodating up to 200 people. Being situated in the Paradiski ski area (the world's second largest), there is enough skiing right on the doorstep to satisfy the keenest skier.

Developed by the same company as Whistler in Canada, Arc 1950 (a mountain village within the Les Arcs area) is completely pedestrianised and car-free. There is ski-in ski-out access to the pistes, and in winter you can ski right through the village centre. In practical terms, it meant

that you could ski straight out after breakfast, and straight back to the hotel later in the day, before enjoying a swim or spa.

As well as restaurants, there is a good choice of shops to browse in. Plus lots of activities such as dog sled rides and a zip-line, catering for all level of adventurer!

In the same valley, you'll find Val d'Isère and Tignes. The skiing area is vast and there's a shuttle bus (free with a lift pass) between the resorts. Val d'Isère is a much more sophisticated resort with fantastic après ski but Tignes le Lac has a lovely little artisan market, and the walking trail around the lake is spectacular.

More info at lesarcs.com



LICENCE TO CHILL

BY ASTRID MITCHISON

ABOVE. ©ISTOCKPHOTO

Packing for a ski trip can feel like a slippery slope as you struggle to fit bulky layers and options for daytime sports and night-time parties into an airline compliant bag. Avoid starting your holiday with stress, thanks to our handy guide to effortless packing.

Begin by packing as you would for any trip away, laying out key essentials including toiletries before considering your destination-specific items.

TV presenter and seasoned skier, Olivia Cox advises: 'In terms of numbers, think of it like a pyramid structure, working from the items closest to your body (never underestimate the power of multiple socks) all the way out to just one pair of salopettes and a jacket. To save room in your suitcase, roll smaller items individually and stuff into the dead space your snow and ski boots will create. My packing hack is choosing technical fabrics rather than bulkier sweaters as they squish up the smallest but keep you just as warm.'

Wearing your ski jacket to travel in (or carrying it until you reach your colder destination) will save an enormous amount of space within your luggage, as will travelling in your snow boots. While you're unlikely to want to travel in your ski trousers or salopettes (these can be packed), it's worth adding your ski accessories – gloves, hat, etc. – to your hand luggage so they're easily accessible when you arrive and the temperature plummets.

Layering is crucial to alpine holiday enjoyment, a sentiment Graham Bell, Olympic skier, TV presenter and Snow Finel ambassador echoes: 'Being comfortable on the mountain means you can enjoy your days skiing no matter what the weather or conditions. I always layer up, only wearing Merino wool because it naturally regulates your body temperature. If it's really cold, I wear a base-layer, a jumper, a gilet or light down jacket under a water and wind-proof shell. If it's a warm spring day, I might drop the down jacket or swap for a classic ski jumper. Obvious things like sunscreen, water, protein snacks like nuts are essentials to carry too.'

JOHNNY HAYES, CLOTHING BUYER AT SNOW + ROCK, SHARES HIS TOP THREE TIPS ON CHOOSING A SKI JACKET

- **Insulated vs shell:** A shell jacket and layering gives you more versatility but tends to suit more adventurous, free-ride skiers who are willing to carry a backpack to store their layers. Extremely cold North American skiing in December/January could require down insulated styles whereas for European spring skiing around March, you may only require a light shell jacket
- **Stretch fabrics** will enable you to have more freedom of movement without adding additional bulk or weight
- **Breathability vs waterproof:** ski outerwear is fundamentally designed for dry, cold conditions, rather than pouring rain. Bear this in mind in terms of where you are visiting and the expected conditions for that phase of the season

Depending on the resort you're visiting, your après ski wardrobe will typically be on the casual side and will take you from your afternoon return from the slopes through to night-time bar and restaurant visits, catering for the cosier temperatures indoors. Après ski knitwear featuring fun wordplay and traditional mountain styling is always popular. Again, remember layering to help address the extreme temperature variations from the cold outdoors to inside.

Finally, when it comes to packing your washbag, don't forget to consider the alpine climate's impact on your skin, as skin expert Fiona Brackenbury explains: 'Your skin needs extra TLC when skiing and enjoying time in the snowy mountains. Not only does the UV radiation increase as you gain height, but your skin also has to contend with the glare from snow so the risk of sun



GRAHAM BELL.
©BEN HARGREAVES



damage is doubled... the humidity levels are low and the air is lacking in moisture and will soon have your skin screaming for hydration and comfort. Skiing and SPF go hand-in-hand but if you know you're not good at reapplying every two hours, try a once-a-day SPF. Don't forget your lips can burn too – in fact, they're super sensitive and delicate as they have no melanin to protect themselves. Cold weather, sunshine and licking your lips will dry and damage the lips, leaving them sore and worse-case, cracked. SPF will be your best friend for lips during the day, however, night-time is the time to really repair and intensively replenish, so make sure you have a lip mask packed.'

SUMMIT STYLE

Mountain functionality is of course, key, but skiwear is also trend-led and the fashion influences seen on the streets naturally transition to the slopes too. The increased focus upon sustainable fashion is noteworthy, with skiwear brands incorporating innovative materials such as recycled polyester, plant-based insulation, chemical-free treatments and the introduction of Gore-Tex ePE (a fully PFC-free technology with reduced carbon footprint).

Picture Organic Clothing is certified B-Corp and alongside its sustainable fabric clothing lines, also offers repair and rental services. Also recommended are Patagonia and Protest Sportswear, available locally at Freedom Surf Shop.

In terms of aesthetics, bold pattern is set to be a key trend, from houndstooth to plaid and striking geometric designs to help you stand out against the natural alpine backdrop. Reflecting this, bright yellow is likely to be a popular choice, or if you prefer something more subdued, incorporate pastel shades particularly mint green. Johnny Hayes also expects to see a lot of red, white, pink and blue as the colours of the season.

GRAHAM BELL.
©BEN HARGREAVES



Make your time
in Guernsey perfect...



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...find time to visit Sark

How easy is it to get to Sark?

The island of Sark is a world apart, but it is much closer than you might imagine. Fly to Guernsey from London (Gatwick) or other selected UK regional airports, (www.aurigny.com). From Guernsey airport or from wherever you are staying catch a taxi or bus to the Sark ferry quay in St Peter Port, the capital of Guernsey. The ferry takes approx 45 minutes and operates up to 4 or 5 times a day during the summer months (www.sarkshipping.gg) and a little less frequently during the quieter months. It is essential to check ferry sailing times and book in advance to avoid disappointment.

Why stay at Stocks Hotel?

Stocks Hotel is a former farmhouse located in the heart of Sark and offers the perfect base from which to explore every aspect of the island. The hotel was established in 1895 and is Sark's oldest, continuously operating hotel. Stocks was sympathetically refurbished in 2010 and today it offers luxurious, 4-star accommodation with excellent personal service. "Sark Welcome" breaks are recommended throughout the year and if you stay for two nights or longer, Sark sloe gin and Sark chocolates are included upon arrival. For the ultimate in private luxury some guests reserve the whole hotel as a 'house party' for friends and family to enjoy complete privacy combined with first class personal service. Sark house parties are most popular during the Autumn months.

Is it possible to visit Sark for just one day?

If you are staying in Guernsey, a day visit to Sark is a 'must do'. Catch the ferry and book a horse & carriage (+44 (0)1481 832001) to visit La Seigneurie gardens and La Coupée. Enjoy lunch in any one of a number cafes, restaurants or tea gardens, followed by a stroll along the Avenue to browse the gift shops before returning to the harbour.

What can I do in Sark?

The joy of Sark is that you can be as busy as you want to be. Although it measures just three miles by one-and-a-half, Sark has a myriad of leafy lanes, footpaths, and cliff walks, making it an unspoiled paradise for those who enjoy nature at its best. There are pebbly beaches, sheltered coves and caves by the score to explore. Walking is the most popular pastime. Most visitors come to relax, refresh, and unwind, and admire the spectacular views. For the more adventurous, you can reserve a coasteering or kayaking excursion (www.adventuresark.gg) or a scenic boat trip (www.sarkboattrips.com).

How can I book?

Without doubt the easiest and best value way to book is directly via the Stocks Hotel website (www.stockshotel.com) or by telephone (+44 (0)1481 832001) to check room availability and prices. Take advantage of our various exclusive special offers including free ferry travel if you stay for 4 nights or longer, and other seasonal special offers throughout the year between March and October.



TOASTED MARTINI



WINTER GLAZE



DASHING THROUGH THE SLOE

SIP, SIP, HOORAY!

BY ASTRID MITCHISON

Recreate après hour with these tempting cocktail recipes kindly provided by four local bars...

TOASTED MARTINI

from Red Grill House and Cocktail Bar

Ingredients:

- 20ml Absolute Vanilla Vodka
- 10ml Amaretto
- 15ml Coca White liqueur
- 40ml Guernsey milk
- 10ml Vanilla syrup
- Toasted marshmallows, to serve

Method:

Shake all of the ingredients together (except the marshmallows) over ice and serve topped with toasted marshmallows.

WINTER GLAZE

from The Rock Garden, Fermain Valley Hotel

Ingredients:

- 30ml Absolute Raspberry Vodka
- 20ml Lanique Rose liqueur
- 20ml Watermelon liqueur
- 20ml Lime juice
- 10ml Agave syrup
- Physalis, to serve

Method:

Shake all of the ingredients together (except the physalis) over ice and strain into a chilled coupe glass to serve. Garnish with physalis.

DASHING THROUGH THE SLOE

from Smugglers Bar, Stocks Hotel Sark

Ingredients:

- 1 Egg white
- 25ml Stocks Hotel Sark Sloe Gin
- 25ml Bombay Sapphire Gin
- 10ml Crème de Fraise (strawberry liqueur)
- 25ml Sugar syrup
- Juice of half an orange

Method:

Shake all of the ingredients together over ice and strain into a short glass to serve.

WINTER WHISKEY SOUR

from The Terrace Bar, St Pierre Park Hotel

Ingredients: (makes two):

- 50ml Bourbon
- 1 tbsp Fresh lemon juice
- 1 tbsp Fresh orange juice
- ½ tbsp Sugar syrup
- Orange slices, honey and edible gold glitter, to decorate

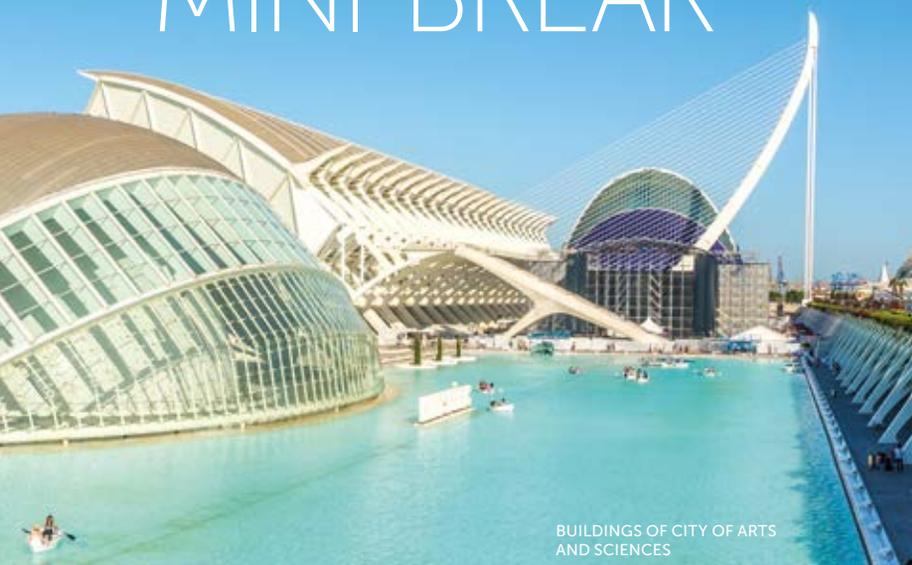
Method:

Brush honey around the rim of two tumblers and stick with edible gold glitter. Fill each glass with crushed ice. Place the bourbon, fruit juices and sugar syrup into a cocktail shaker and shake well. Strain into the prepared glasses and decorate with orange slices.



WINTER WHISKEY SOUR

A EUROPEAN MINI-BREAK



BUILDINGS OF CITY OF ARTS AND SCIENCES

AURIGNY'S EUROPEAN FLIGHTS ARE ALWAYS POPULAR, AND THIS YEAR IS NO EXCEPTION. OPERATING DURING OCTOBER AND NOVEMBER AND FLYING NON-STOP, THEY ARE A FANTASTIC WAY TO VISIT A CITY.

Valencia, Berlin, and Prague are just three of the exciting destinations on offer. Here, we take a whistle-stop look at what to visit and what not to miss...

VALENCIA

To get your bearings of this wonderful Spanish city, head to visitvalencia.com to download a map and guide of Valencia.

WHAT TO VISIT AND WHAT NOT TO MISS...

Valencia's historic city centre has a rich artistic heritage. La Lonja (The Silk Exchange) is an UNESCO World Heritage site and one of the most famous civil gothic monuments in Europe. Located in the centre of the city – in front of the Central Market and the Temple of Santos Juanes – La Lonja was originally used for trading in silk and

illustrates the power and wealth of this major mercantile city in the 15th and 16th centuries.

The Central Market itself is worth a browse. Europe's largest fresh produce market, this is definitely one for the foodies, with more than 1,200 stalls with fresh fruit and vegetables (especially oranges, tomatoes and beans). Don't miss seeing the live eels, either! If you simply want to taste the food, head to the Central Bar, where you can enjoy tapas, assorted dishes and sandwiches.

You won't have to search far for the Holy Grail as the Holy Chalice is kept in the Cathedral of Valencia. Built on an ancient Roman temple that was later a mosque, the Cathedral is a treasure for both history and art lovers. Don't miss the Renaissance frescoes of the main altar, rediscovered a decade ago. Want a bird's eye view of Valencia? Then climb the Cathedral's Miguelete Tower's 207 steps for the best panoramic views of the city.

Head to the Church of San Nicolás de Bari and San Pedro Mártir which has recently been restored, to see the Valencian 'Sistine Chapel'.

Plaza Redonda or Round Square, constructed in 1840, is one of Valencia's most unique tourist attractions. Restored in 2012, the 'square' is one of the city's most

popular spots, and is surrounded by traditional craft shops and tapas bars.

Once you've had your historic fix, it's time to go back to the future. The City of Arts and Sciences, a scientific and cultural leisure complex that covers around two kilometres of the former riverbed of the River Turia, is a must-see for all the family. Allow plenty of time to see it all because there is so much to see and do, including the Science Museum. It has a 'Not touching is prohibited' philosophy, so there are many different interactive exhibitions about science and technology to explore.

The City of Arts and Sciences also includes Europe's biggest aquarium, the Oceanographic which has 500 different species housed in its seven marine environments, and the Umbracle, a huge, open-access garden covering more than 17,000 square metres where you can stroll around and see Mediterranean plants and contemporary sculptures.

If you are a music-lover then head to the Palau de les Arts at the City of Arts and Sciences. From October to November, its programme includes operas, concerts, zarzuela and ballet.



ABOVE: ST. NICHOLAS CHAPEL
BELOW: CATHEDRAL OF SAINT MARY OF VALENCIA
ALL IMAGES @SHUTTERSTOCK





ABOVE: MUSEUM ISLAND
BELOW LEFT: GENDARMENMARKT SQUARE. RIGHT: BRANDENBURG GATE

BERLIN

When you've only got a few days to see Germany's capital city, it's worth checking out its official website berlin.de/en/tourism/ to help you plan your time. Take advantage of the Berlin Welcome Card, a city pass for visitors that includes public transport throughout Berlin (tariff zone AB). Check out berlin-welcomecard.de/en to find out which card is best suited to you, as some will include attractions as well.

WHAT TO VISIT AND WHAT NOT TO MISS...

The Brandenburg Gate is Berlin's most famous landmark and a must-see for all visitors. A symbol of German division during the Cold War, it is now a national symbol of peace and unity. It was commissioned by King Frederick William II as a 'dignified conclusion' to the famous boulevard Unter

den Linden, and was built between 1788 and 1791.

The Holocaust Memorial, commemorating the deaths of up to 6,000,000 Jewish victims of the Nazi Holocaust, was opened in 2005 and is one of the city's most impressive sights. Consisting of an undulating field of 2,711 concrete steles, visitors can walk between columns of different heights and labyrinthine corridors. The Information Centre, documenting the crimes of the Nazi era in themed rooms, is below.

Checkpoint Charlie was the best-known border crossing between East and West Berlin during the Cold War. It is still one of the most important and most visited sights in the city. The Wall Museum is located in the immediate vicinity.

For an overview (quite literally) of Berlin, head to the TV Tower on Alexanderplatz. The tallest building in Germany, its steel sphere

contains an observation platform and a gourmet restaurant (window seat reservations are strongly recommended). A speedy lift will soon have you marvelling at the panoramic view – on a good day, you can see as far as 50 miles.

Back on earth, take time to visit Museum Island, a unique ensemble of five museums – with collections from prehistory to 19th century art – right in the heart of Berlin, between the Spree River and the Spree Canal. A UNESCO World Heritage Site, Museum Island attracts around three million visitors each year.

Don't miss Berlin's most beautiful square, the Gendarmenmarkt which is surrounded by the German Cathedral, the French Cathedral, and the Konzerthaus (concert hall). The area around the square is home to numerous shops, cafés and restaurants, so relax awhile and drink in the German culture.





ABOVE LEFT: PRAGUE CASTLE WITH ST. VITUS CATHEDRAL
RIGHT: NATIONAL MUSEUM ON WENCESLAS SQUARE.
BELOW: THE ASTRONOMICAL CLOCK. ALL IMAGES ©SHUTTERSTOCK

PRAGUE

There's a lot to see in Prague, the capital of the Czech Republic. Getting around is easy with a reliable metro system, or why not hop on to one of the trams? The city centre has a tram network operating day and night, with the trams having access to downtown Prague and places where buses do not enter. Or simply put on a pair of comfortable shoes and explore the delightful towers (don't miss Powder Tower) and squares of Prague's Old Town and Lesser Town.

Check out prague.eu/en which is the official tourist website for the city to find out places to visit, events and restaurants.

WHAT TO VISIT AND WHAT NOT TO MISS...

There are two main squares in Prague, Wenceslas Square and the Old Town Square. A five-minute walk from each other, there are many local shops and restaurants in the area. Enjoy a coffee at an outside café and indulge in a little people-watching.

For a different perspective, go up the Old Town Hall Tower for panoramic views of the city's skyline (the Tower is open from Tuesday to Sunday from 9am to 10pm and Monday from 11am to 10pm). Don't miss one of Prague's

most popular tourist attractions, the world-famous Astronomical Clock. Located on the southern side of the Old Town Hall Tower, it is made up of three principal parts: the calendar dial, the astronomical dial, and sculptures of the 12 Apostles. When the clock strikes the hour (from 9am until 11pm), the procession of the 12 Apostles takes place.

Charles Bridge, completed in 1402, is the oldest bridge in Prague. Adorned with magnificent statues and sculptures, the bridge crosses the Vltava River, and there are superb views of the city's skyline from it. Visit in the evening, too, as there are plenty of restaurants near the bridge to try. Why not take a boat tour on the river and see the city from a different perspective?

Prague Castle, a UNESCO World Heritage site is one of the largest castle complexes in the world, full

of history, art and architecture. Close to the castle is Golden Lane, named after the goldsmiths that lived there. It is full of small, colourful houses, some of which can be visited.

If you're wanting a little down time, then visit Kampa Island, located in the Vltava River, where you can take a leisurely stroll along the riverbanks and relax in the parks and gardens. For a quick culture fix, visit the famous Museum Kampa which houses contemporary Czech art.

To round off your trip, why not try a beer spa? Prague's beer spas offer a one-of-a-kind wellness experience, where you can soak in a warm bath of hops, malt, and yeast and drink unlimited beer on tap while you relax.

Visit Aurigny.com for up-to-date availability of its winter European mini-breaks.





EXPLORE, INDULGE, UNWIND

With 35 acres of grounds, a golf course and an award-winning spa, you can enjoy an exquisitely relaxing stay.

Make a night of it, or why not the whole weekend? Embark on your own mini staycation and unlock all that St Pierre has to offer. A game of tennis, a soothing spa treatment, a round of golf, a dip in the pool – the choice is yours. Just one mile from St Peter Port, this island resort is also a popular choice for a romantic wedding or business event.

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LET THE FESTIVE FUN BEGIN!

The history of the Christmas market can be traced back to Vienna in 1298 when permission was granted to hold a market during the advent period. The more traditional Christkindlmarkt was held in Germany in 1384.

Originally, everyday food and essentials were sold, but this quickly evolved to include crafts, decorations and gift stalls.

In the early 1980s, the first Bavarian-style Christmas market took place in the UK. Since then, they've sprung up in many towns and cities across the country, with many of the stalls offering innovative handmade gifts, as well as German-inspired food and drink.

So, pack your (empty) bags and head to a Christmas market. Aurigny operates daily flights between Guernsey and various UK airports within close proximity of many markets, so why not take the time to enjoy some festive shopping and a well-deserved getaway?





BATH

More than 170 twinkling chalets transform the picturesque streets of Bath into a magical, festive experience. With stylish homeware, handmade jewellery, personalised presents, why not grab some festive food or a winter warmer to enjoy as you explore everything the market has to offer.

bathchristmasmarket.co.uk

Fly to: Bristol

BIRMINGHAM

A firm fixture in the city's annual calendar, Birmingham's Frankfurt Christmas Market is the largest authentic German Christmas market outside of Germany or Austria. Enjoy live music while browsing the large range of traditional goods and gifts, as well as a selection of tempting food and drink.

Find everything from handcrafted wooden decorations and delicate glass baubles to toys, jewellery, much more besides.

thebfcm.co.uk

Fly to: Birmingham

BRIGHTON

Celebrate at St Peter's Plaza and venues across the city for five weeks of festive fun for the entire family.

As well as the free-to-enter traditional Christmas Market, the festival also includes the brand new Après Ski Bar, with live music.

brightonchristmasfestival.com

Fly to: London Gatwick

BRISTOL

Located in the heart of Bristol city centre, the Christmas market has more than 50 unique stalls, as well as entertainment (including reindeer visits in December). Enjoy heated seating, delicious drinks and live music in the Jager Barn Bar, a Bavarian alpine bar fully stocked with festive Christmas drinks, including German Gluhwein and warming mulled cider. If you want to relax in private, heated ski gondolas and igloos are available to book (pre-booking recommended).

bristolchristmasmarket.com

Fly to: Bristol

CHELTENHAM

The season officially kicks off with the town centre Christmas launch, featuring live festive performances and thousands of beautiful, twinkly lights being switched on throughout the Regency town.

The Christmas Meeting, formerly known as The International, is a popular two-day racing meet at Cheltenham Racecourse (15 – 16 December).

There's panto at the Everyman Theatre from 24 November – 7 January. And don't miss the Santa Express. Step onboard GWSR steam trains, various dates 25 November – 22 December. Also visit nearby Sudeley Castle for the Spectacle of Light illuminated trail. Various dates 24 November – 30 December.

visitcheltenham.com

Fly to: Birmingham or Bristol

EXETER

Exeter Cathedral Christmas Market takes place on the iconic Cathedral Green. Attracting an estimated 600,000 visitors each year, it is the biggest Christmas market in Devon. Browse more than 100 twinkling festive chalets for local gifts and produce, including West Country produce. There are also themed bars, global street food, seasonal entertainment and free entry into Exeter Cathedral.

exeter-cathedral.org.uk

Fly to: Exeter

HYDE PARK WINTER WONDERLAND, LONDON

Festive fun for everyone, including rides galore, an ice rink and magical ice kingdom, plus Bar Ice – where you can expect 80's Après-ski theme and fun cocktails. Enjoy Zippos Christmas Circus and Cirque Berserk: Tornado, and even ice sculpting workshops.

See London's skyline from the Giant Wheel. At 70 metres high, it is the tallest transportable wheel in the world.

Fun for all the family, don't miss a trip to Santaland, where all the days are merry and bright! With plenty of kids' rides, festive eateries and the chance to meet the main man himself, Santaland is the ultimate enchanting day out for all the family.

hydeparkwinterwonderland.com

Fly to: London Gatwick



ALL IMAGES @SHUTTERSTOCK

MANCHESTER

The first Manchester Christmas Markets took place in 1998. Since then, the markets attract Mancunians and visitors alike. Visit St Ann's Square and Exchange Square for delicious food and drinks, New Cathedral Street for fashion, skin care and jewellery, King Street for French themed treats, Market Street for the perfect Christmas gift, Cathedral Gardens for ice skating and entertainment and Piccadilly Gardens for the family-friendly Winter Gardens attraction in the heart of the city. The famous 12-metre-high Giant Santa can also be found in St Peter's Square.

The magical Manchester Christmas lights trail illuminates the city centre with its walk-through giant baubles, a Manchester bee, and Santa Claus himself.

visitmanchester.com

Fly to: Manchester

NOTTINGHAM

As well as one of the best Christmas markets in Europe, with stalls from all over the world in the centre of Nottingham, the city's Winter Wonderland also features fantastic rides and attractions.

The ice rink is the centrepiece and is back bigger than ever! This year, skaters will not only get access to the Ice Rink but also the Sky Skate Ice Path, giving a truly unique skating experience.

For the best view of Nottingham, take a trip on the Winter

Wonderland Observation Wheel, which towers about Old Market Square.

And back by popular demand is the Toboggan Slide, fun for all the family!

nottinghamwinterwonderland.co.uk

Fly to: East Midlands

SOUTHAMPTON

Shop, eat and meet – celebrate the festive season at Southampton Christmas Market. Found on Above Bar Street and Bargate Street, just outside of the very popular West Quay Shopping Centre, the Southampton Christmas Festival is a traditional German market offering upmarket arts and crafts, plus food stalls, as well as daily entertainment.

visitsouthampton.co.uk

Fly to: Southampton

WINCHESTER

Enjoy one of the best Christmas Markets in Europe. Visit more than 100 stalls located in the historic grounds of Winchester Cathedral, and don't forget to step inside the cathedral to explore more than 1,000 years of history. During the Christmas Market, there will be a range of seasonal services taking place from Advent Evensongs to Carol Services.

winchester-cathedral.org.uk

Fly to: Southampton

2023 Christmas market dates

Bath Christmas Market

23 November – 10 December

The Frankfurt Christmas Market, Birmingham

2 November – 23 December

Brighton Christmas Festival

17 November – 24 December

Bristol Christmas Market

3 November – 23 December

Cheltenham Christmas Market

8 – 23 December

Exeter Cathedral Christmas Market

17 November – 17 December

Hyde Park Winter Wonderland London

17 November – 1 January 2024

Manchester Christmas Market

11 November – 22 December

Nottingham Winter Wonderland

7 November – 31 December

Salisbury Christmas on the Square

18 November – 31 December

Southampton Christmas Market

16 November – 2 January 2024

Winchester Cathedral Christmas Market

17 November – 21 December

48 HOURS IN CHELTENHAM

Synonymous with heritage and architecture, Cheltenham has a superb continental café culture during the day and a vibrant nightlife scene, whether you enjoy dancing, theatre or music. Almost equal distance from Birmingham (41 miles) and Bristol (45 miles) airports, the Regency spa town is easily reached by road or rail. It has more than enough to keep you busy and entertained for a couple of days or more, says Amanda Eulenkamp.





DAY ONE:

If shopping is your thing, you can't go wrong in Cheltenham. The High Street has a fantastic blend of independent and mainstream shops to peruse. Joining the High Street is The Promenade, with its wide pedestrian area, restaurants and cafes featuring outdoor seating, plus a mix of branded and independent shops.

There are a number of quirky shopping districts to indulge your love of retail therapy, including Montpellier, the home of stylish eats and chic boutiques. Even if you don't buy anything, it's great for people watching. Spot the stone sculptures known as Caryatids (modelled on the Acropolis in Athens) which add to the continental vibe. For foodies, The Rotunda is home to the Ivy Montpellier Brasserie (booking recommended).

Montpellier Gardens was part of the original Montpellier Spa; it now hosts tennis courts, a children's play area, the Gardens Gallery (where local artists exhibit their work), a skate park, along with a quieter area for relaxing, which features a small arboretum.

Stay at the iconic Queen's Hotel, which has its own in-house restaurant as well as Brasserie Blanc, one of Raymond Blanc's portfolio.

Step back in time with a visit to Holst Victorian House, the birthplace of Gustav Holst, composer of *The Planets*. The house is a time capsule of 19th century life with a working Victorian kitchen, bedroom, scullery and nursery. The piano on which Holst composed *The Planets* can be seen in the aptly-named Music Room. Tickets can be booked in advance (recommended) at holstvictorianhouse.org.uk

Head over to Pittville Park, the largest ornamental park in Cheltenham. Popular with all, it is divided into two by the Evesham Road. The eastern side is overlooked by grade 1 historic building, the Pittville Pump Room, the grandest survivor of the town's many spa buildings. Visit the Heritage Café Orangery for art deco style café culture.

Check out the artisan markets, showcasing gifts, pieces and products created by local makers, creatives and producers. The 2023 Christmas market dates are Friday 24 November, Saturday 25 November and Sunday 26 November. Other dates throughout the year can be found at pittvillepumproom.org.uk.

The park also has a vast children's play area, including sand and water play, plus several aviaries where you'll find popular birds and bunnies.

In the second part of the park, you'll find a boating lake, where you can fish during the season or hire a boat for a relaxing trip. This park also includes two smaller children's play areas, tennis courts, a pitch and putt golf course, a skate park and a BMX park. Grab refreshments from The Boathouse Café.

Spend the evening at the Everyman Theatre, which puts on a variety of shows from comedy, drama, musicals and opera, as well as a seasonal pantomime. To see what's on visit everymantheatre.org.uk

DAY TWO:

There is plenty to do on the doorstep – the most difficult decision will be to choose what!

No visit to Cheltenham is complete without going to Cheltenham Racecourse, home to The Cheltenham Festival and Gold Cup, plus many other racing and

non-racing events. The town gets particularly busy during the Festival, so pre-booking accommodation is essential (even a year in advance). See jockeyclub.co.uk/cheltenham/ to plan your visit.

Winchcombe is a lovely, old Gloucestershire market town around seven miles north-east of Cheltenham. Stop off en route to walk up Cleeve Hill with its stunning views.

Worth a visit in its own right, Winchcombe is also home to historic Sudeley Castle. Set against the stunning backdrop of the majestic castle, and surrounded by striking views of the Cotswold Hills, there are 10 magnificent, award-winning gardens which sweep around the castle and grounds, including an adventure playground and fun fort for younger visitors.

Inside, uncover the castle's secrets as you explore the exhibitions, see the private rooms and visit the tomb of Katherine Parr (the sixth wife of Henry VIII).

While you can't stay in the castle itself, one of its cottages is the idea choice for an escape into the Cotswold countryside. Check out sudeleycastle.co.uk for further information.

A 30-minute drive away from Cheltenham in the heart of the Cotswolds is the Cotswold Farm Park. Here you can meet more than 50 rare breeds of British farm animals, cuddle chicks, pedal tractors and whizz along the zipline. A great day out for all the family, you can plan your visit (and even book a luxury lodge or safari tent) at cotswoldfarmpark.co.uk If you're still undecided, visitcheltenham.com is packed with ideas of what to see and do in Cheltenham and nearby.



ABOVE: ST NICHOLAS FOOD MARKET
©ANDYPARKER72SHUTTERSTOCK

FOODIE HOT SPOTS IN BRISTOL

Bristol has undeniably garnered a reputation for being the UK foodie destination. With new eateries popping up every month alongside long-running favourites – you'll be hard pressed to experience a bad meal while visiting this unique British harbour town. Having lived in the city for more than seven years, Jessamy Baldwin has rounded up a few of her personal hot-spots for you to discover on your next visit.

PASTURE

Fire-based cooking at its best with an emphasis on sustainable food sourcing and local produce. If steak is your thing, this is a must visit. Book way in advance.

ST NICHOLAS FOOD MARKET

A delightful place in Bristol's 'old city' to grab lunch from one of the many food stalls.

GIGGLING SQUID

Thai food with personality. Plentiful dishes, bold flavours, exotic ingredients and a reliably buzzy atmosphere. Good vibes all round.

EMPEROR COURT CHINESE

Often donned 'the best Chinese food in Bristol'. A concise and delicious menu that does not disappoint.

PRIMROSE CAFÉ

One of Bristol's best loved brunch spots. Ideal to watch the world go by while sipping on that morning brew. Boasts famous homemade cakes and a quaint roof top garden.

BRAVAS

Classic Spanish small plates served in an intimate softly lit tapas bar. Impressive group menu options

SOUK KITCHEN

Constantly changing seasonal menu inspired by East

Mediterranean and Middle East flavours. Their menus are quirky, tasty and packed with flavour.

PREGO

Authentic Italian with friendly service and a cosy atmosphere. Fresh pasta made in-house daily.

LITTLE FRENCH

This family-owned, unpretentious eatery offers classic French bistro buzz in the heart of bohemian Bristol.

POCO

Legendary brunches by day, authentic Spanish tapas by night. POCO is a long-term member of the thriving indie food community of Bristol, with menus featuring seasonal, British and often organic produce.

OTHER PLACES TO CHECK OUT:

Muino (tapas), **Gambas** (tapas), **New Moon** (tapas), **Root** (veg focused), **Little Hollows** (pasta), **Swoon** (ice cream), **Tare** (exquisite set menu), **Box-e** (elevated British cuisine), **Mokoko** (home made pastries and breads), **ANNA Cake Couture** (incredible cakes).



©THE MINT ROOM



THE MINT ROOM

Love a curry, but crave a more refined dining experience? The Mint Room in Clifton is just the ticket. With its unique menu, adventurous flavour pairings, well-presented dishes and candlelit atmosphere, this eatery attracts loyal Bristolians and one-off visitors in equal measure. You'll find a sprinkling of familiar Indian staples, but this is by no means a traditional curry house. Known for its high-end Indian dining experience, flavour is the name of the game at The Mint Room. Kick things off with a goji cosmopolitan, the perfect exotic aperitif to get you in the mood. Follow up with the onion and spinach bhajis (incredibly more-ish), the hara murgh chicken (refreshing yet spicy) and the lasooni jhinga king prawns (melt-in-your-mouth-good thanks to the addition of earthy black garlic). For the main event, opt for creamy lobster singi yera, rich tomato lamb kadai or their famous butter chicken.

Options for vegan, vegetarian and GF.

FOOD IMAGES ©JESSAMY BALDWIN

A NEW EASY WAY TO LOSE BELLY FAT

WHILST TONING YOUR ABS

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find out more about
our Neo Emsculpt



NAME: CERYS

AGE: 36

JOB: Vet

HOME: Guernsey

Used our Neo Emsculpt to regain her
core strength and lose unwanted
belly fat after childbirth.

Read her story here:

www.guernseyskinandbeauty.com/CERYS

STAY YOUNG & KEEP LEARNING

BY BRONWEN DUDLEY-OWEN OF
GUERNSEY SKIN & BEAUTY

There is a famous quote that says: 'Education is not preparation for life; education is life itself'. I'm not sure who said it, but it's true!

My friends and family will tell you that I wasn't the perfect student. I was interviewed on BBC Guernsey recently following the release of the latest GCSE results. They wanted to meet business owners who didn't do well at school exams but went on to self-educate and become successful.

When I accidentally discovered the beauty and aesthetics industries, my reluctance to learn changed. I opened a clinic, and I needed my consultants to be experts in the treatments they were giving to clients. That meant I had to learn it myself! I became fascinated in skin, what it does, how it works, what can go wrong and how to treat it. Aesthetics is the fastest growing area in medicine with new discoveries and techniques every year. I wanted to know everything.

I studied at home taking a qualification in Level 4 Aesthetics and Advanced Skin Science and I was then able to train staff, and Guernsey Skin & Beauty has gone from strength to strength. We understand that women get bad hair or skin days and want to stay home until they look and feel better. We want them to feel they're having a great day every day and they can feel confident that we know their skin type, what 'tweakments' they need, and how to tackle those wrinkles. My daughter Ella is the next generation who will lead the business into its next phase.

My message is simple: we are all individuals who mature at different times. When I was at school, I wasn't ready to knuckle down and do my homework. But when I found something I was passionate about that desire for knowledge kicked in. Now, I want to learn something new about skin and aesthetics every day and acknowledge Einstein when he said: 'The most valuable asset you have is your mind and what you put into it'.

Learning also offered me the opportunity to travel and I seized that with both hands. I started in the UK with the Medical Aesthetics Live conference, where respected doctors and nurses shared their knowledge. I also went to the Aesthetic & Anti-Aging Medicine World Congress in Monaco and the IMCAS Congress in Paris.

It was then that I discovered a new area in medicine – exosomes, which are important for intercellular communication and play a significant role in immune response, tumour progression, and neurodegenerative disease.

Exosome therapy helps wake up inactive skin cells so they can repair, strengthen, and rejuvenate skin. It increases collagen and elastin production, improves wound healing, and decreases pigment production. I needed to know more.

I was invited to Seoul in South Korea to attend the first exosome summit and visit the manufacturing plant for ExoCoBio, which is a global leader in exosome-based biomedicine and regenerative aesthetics. Their work was achieving huge breakthroughs in tissue regeneration, and I was fascinated.

Then earlier this year I went to Prague to visit the company BTL that makes the revolutionary Emsculpt Neo. Our clinic has bought one of these fantastic body-shaping machines and I was very keen to find out more about the science behind it. The procedure simultaneously delivers heat and magnetic energy to the chosen area of your body resulting in more fat reduction and more muscle growth.

The factory was hugely impressive, and I began to understand how much work had gone into the Neo's development. I was then able to share my newfound knowledge with my clients, and the take up has been fantastic.

So, it is not all doom and gloom if those exam results don't go your way. Don't believe people when they say your chance of a meaningful career is over. You have the power!

Search for that special something in the world that really 'floats your boat' and go for it. Don't forget that lifelong learning is not only good for your career development, but it will help relieve stress and make you healthier and happier too, and we all want that.

Guernsey Skin & Beauty has the only Emsculpt Neo machine in Guernsey. If you would like more information or you would like to book a consultation, please call us on 01481 720606 or visit www.guernseyskinandbeauty.com



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TRUSTED ADVISERS FOR A SEAMLESS RELOCATION

BY MARTYN BAUDAINS, PARTNER, OGIER

The traditional arguments made for relocating to Guernsey used to revolve around unspoilt beaches, sunshine, great restaurants, golf courses and favourable tax rates.

Today, those arguments still hold true – but more and more, the things that are swaying people towards Guernsey relate to the high quality of lifestyle, healthcare and education, strong and reliable travel links, a thriving entrepreneurial culture, the availability of quality property and the straightforward route to residency.

The process of moving offshore needs specialist advice, which is why our relocation teams are called in to assist on the residency process, wealth structuring, and buying property – and we are able to guide clients to trusted contacts in the property, tax and banking fields for expert, bespoke advice.

Our specialist relocation team in Guernsey has seen an increase in inquiries both from businesses and families – partly driven by the establishment of government agencies to market the island as a relocation destination – who are looking for a base to operate from, or a new home. While the favourable tax rates are a factor, the deciding reasons more often relate to island life, and everything it has to offer.

In recent years, the island has reformed tax arrangements for high-net-worth individuals (HNWI), making them even more attractive to wealthy newcomers. As well as the traditional market of retirees, Guernsey is drawing more and more entrepreneurs and people with young families, lured by a combination of the lifestyle and sports on offer, as well as the friendly and secure environment, and the infrastructure in terms of travel, health and education services.

Navigating through the process of moving offshore requires expertise in the residency process itself, the process of finding and buying (and often extending or adapting) a property, and in terms of wealth structuring advice. Ogier's relocation team offers a discreet, knowledgeable and proactive service to navigate clients through the unfamiliar process and deliver bespoke outcomes that fulfil and surpass their expectations.

Partner Martyn Baudains is a top-tier property lawyer in Ogier's property law team in Guernsey and advises on all aspects of residential and commercial property including conveyancing, property finance, and developments.



NSM EXPANDS INTO LONDON



Funds administration business NSM Funds has opened a new fund office in the heart of London.

In addition, it has also appointed three senior hires to its team. Shaun Robert has joined as managing director and overall head of the NSM Funds business, while Sam Shields has assumed the role of director, responsible for strategic and commercial development of NSM Funds. Brian Smith has taken up the position of managing director of NSM Funds UK.

'The strategic decision to open an office in London not only strengthens the company's presence in the UK market, but also extends its ability to cater to the needs of London listed funds, bolstering its service offerings and geographical reach,' said Mr Robert.

L-R: Sam Shields, Shaun Robert & Brian Smith

APEX ACQUIRES LOCALLY-BASED IP FUND MANAGERS



Global fund administrator, Apex Group, has bought a Guernsey-based fund manager to enhance its 'manCo', management company, services. IP Fund Managers Guernsey has operated unit trust funds in

Guernsey for more than 15 years. The deal adds assets under administration of \$200m. across eight funds and six fund managers, offering IPFMG's clients additional digital banking, depositary and custody solutions.

Apex Group's existing manCo services, delivered under the FundRock brands, enable more than 1,200 funds with a total of 234bn euros in assets under management in 12 countries including Guernsey, Luxembourg and Ireland, to streamline their operations in a cost-effective manner. In Guernsey it has \$8bn under management. This is the latest in a series of strategic global acquisitions for Apex Group.

'Apex Group offers the right platform for IPFMG to continue supporting clients by delivering resource and cost efficiencies and to meet their resourcing requirements in a complex regulatory environment,' said Apex Group CEO Peter Hughes. 'With the addition of the IPFMG manCo business in Guernsey, we are proud to further consolidate our position as one of the largest super manCo providers in Europe, offering scalable, cross-border solutions to clients.' Brett Paton, director, IP Fund Managers Guernsey, said that the breadth of services available under the Apex banner would be good for its clients. The financial terms of the deal have not been disclosed. It should complete later this year.

OGIER HELPS RED CROSS SPEED UP DISASTER RESPONSE

A ground-breaking risk transfer mechanism which will transform the organisation's approach to disaster response has been launched by the Red Cross with advice from Ogier. The new tool, which uses a Guernsey protected cell company and other Guernsey vehicles in its structure, has been launched in collaboration with global professional services firm Aon, Lloyd's Disaster Risk Facility and the Centre for Disaster Protection, and will ensure that quick support is available when a disaster occurs. The mechanism provides a backstop for The International Federation of Red Cross and Red Crescents Societies Disaster Response Emergency Fund, which is the quickest, most efficient and most transparent mechanism for donors to channel global short-term emergency funding directly for local community-based action.

Ogier's banking and finance team, led by partner Christopher Jones, with managing associate Matthew Macfarlane, advised the IFRC in connection with the establishment of the Guernsey structure and the various contractual relationships put in place to facilitate the creation of this novel risk transfer mechanism.

'This is the first time an indemnity-based reinsurance model has been developed within a humanitarian disaster risk finance context,' said Advocate Jones. 'We're delighted to have advised our client alongside Reed Smith on this pioneering, innovative and ambitious project which will provide extra funding for life-saving emergency assistance.'

Image ©Business Wire



MIDSHORE A KEY PLAYER IN BITCOIN ETF LAUNCH



A Guernsey company has been involved in the launch of Europe's first Bitcoin exchange-traded fund, which is being hailed as a 'significant milestone' in the world of digital asset investment and regulation.

The Jacobi FT Wilshire Bitcoin ETF, which had already been authorised in Guernsey as a B Scheme fund, is now listed on Euronext Amsterdam. By listing the fund on a premier European stock exchange, this pioneering investment vehicle now has broader market access, increased visibility and heightened credibility.

Local funds consultancy Midshore said it 'pushed the boundaries of financial innovation' in bringing the project to fruition.

'Midshore is honoured to have been a key player in the creation and launch of Europe's first Bitcoin ETF,' said managing director Christopher Jehan. 'This achievement showcases our commitment to fostering ground-breaking financial solutions that bridge the gap between traditional markets and emerging digital assets. The successful regulatory navigation, structuring, and listing process highlights our team's ability to deliver impactful results in a rapidly evolving industry.'

The ETF offers investors a regulated and transparent investment vehicle that invests in Bitcoin, providing exposure to the digital asset without the complexities of direct ownership. The fund has been designed to adhere to the highest regulatory standards, ensuring investor protection and market integrity.

As an added feature, it has a decarbonisation strategy, using renewable energy certificates to offset the carbon footprint of the Bitcoin held. Mr Jehan said that as cryptocurrencies continued to gain mainstream acceptance and recognition, the launch of the fund should be seen as a 'pivotal moment' in the evolution of the financial landscape.

STRATEGIC REVIEW OF ISLAND'S BANKING SECTOR COMMISSIONED

Government officials and politicians are working with Jersey and the Isle of Man to try to develop a pan-island approach to addressing the loss of banking services in the Crown Dependencies.

They have written to banks to express concerns and the islands are working together to find other options.

Guernsey, through the Economic Development Committee, is carrying out a strategic review of the banking sector through a third party, which will be concluded before the end of the year, and Jersey is conducting a similar exercise.

Business concerns primarily involve poor access to business accounts from the high street banks, where accounts take too long to open or will be routinely denied, and a lack of access to online payment services.

Two major payment service providers do not support businesses in the islands. The Guernsey Registry will be implementing an IT system upgrade, which may include API access for relevant third parties, which may assist in bank account opening for businesses. The loss of payment platforms appears to revolve around an inability to complete automated due diligence processes through the Guernsey Registry.

The registry is to submit a report to Economic Development on potential technical solutions which could be implemented after a major IT replacement project is completed next year. The Chamber of Commerce is lobbying on the issue and surveying member firms about their concerns and the committee intends to use that information to help to find a solution.

'Maintaining or enhancing the banking sector is important to ensure that the Bailiwick remains and continues to be recognised as a premier international financial centre, capable of providing a diverse range of financial services,' Economic Development said in a statement issued to deputies.

EIGHT START-UPS SHORTLISTED FOR 2023 VENTURE CHALLENGE

Eight local tech ventures have been shortlisted for the 2023 Guernsey Venture Challenge.

Run by the Digital Greenhouse, these techpreneurs will undertake an intensive six week accelerator programme with venture builders Blenheim Chalcot, in preparation to pitch for £70,000 of early stage funding.

This is the second year that the challenge has been run by the Digital Greenhouse and this year saw a significant increase in tech-focused entrepreneurs, looking to leverage new digital tools, platforms and their expertise to form scalable ventures.

For 2023, the Digital Greenhouse has welcomed Cloud Wealth, C-SectionUK, KIWI, Petlearnia, Stage Portal, The Fund Society, Three Brain

Training and WXplr to the accelerator. The businesses span a range of sectors and all use technology at their core. Each business has now been matched with an expert venture building mentor and will undertake masterclasses to support them ahead of their final presentations.

The Guernsey Venture Challenge final will see the businesses compete for one of three prizes, £40,000, £20,000 and a third prize of £10,000. The winners will then be presented their prizes at the Veyaon Awards on 16 November at Beau Sejour. More details about this year's Guernsey Venture Challenge businesses can be found at digitalgreenhouse.gg/GVC



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TRANSITIONAL TIMES FOR LONDON STOCK EXCHANGE LISTED INVESTMENT COMPANIES

SHAUN ROBERT, MANAGING DIRECTOR NSM FUNDS, AND DIRECTOR SAM SHIELDS ASK WHY AND WHAT THE FUTURE HOLDS?



SAM SHIELDS, LEFT AND SHAUN ROBERT

Guernsey has for some time been the domicile of choice for non-UK companies listing on the London Stock Exchange.

As of the end of 2022, there were 105 Guernsey companies listed on the LSE, across the Main Market, Specialist Fund Segment and AIM. The majority of these companies are structured as investment funds, clearly reflecting Guernsey's dominance in companies listed outside of the UK.

By way of comparison, Guernsey's closest competitor outside the UK for LSE listed companies, was Jersey, with 68. Even adding both Jersey and the significant standing of Ireland together, the two only just scrape beyond Guernsey's total.

As of 31 May 2023, there have been only two new IPOs and between them, they have raised just over £43m. At the time of writing, eyes are on a raising of a third IPO, but only time will tell whether this will attract the sums anticipated.

2021 was an absolute bumper year, with 15 IPOs listing, raising almost £4bn from new IPOs, with an additional £10.8bn related to secondary fundraising.

So why the downturn from the dizzy heights of 2021? Well, the markets and landscapes have changed significantly over the last 18 months, making it a lot more difficult to raise now.

Inflationary pressures have also fed into a more subdued investor sentiment, with companies seemingly unsure that they would raise enough capital in the current climate.

Cost of capital has increased due to interest rate rises and inflation going up substantially. This generally makes it a more challenging environment for early stage companies. Many rely on new equity via fundraising to execute their pipeline and growth. With the additional cost and uncertainty in the current times, these are causing barriers which are difficult for most to overcome.

Throughout the investment companies universe and aside from the direct impacts of substantial discounts to net asset value, there has been heightened scrutiny on where capital gets allocated.

All of this, combined with an increase in M&A throughout the investment management industry, has placed more emphasis on offerings to prove their worth.

Winterflood Securities stated that in their firm's 2023 industry survey, the proportion of investors willing to

back smaller trusts with less than £150m. in assets under management had plummeted from 95% in 2013 to just 63% today. The same can be said of institutional investors, who typically have even higher thresholds. Additionally, throughout the remainder of 2023, at least 25 funds face a continuation vote.

While 2022 saw no new investment company make it to IPO, the news is not all bleak. A total of £5.3bn was almost entirely raised by existing investment companies, through secondary fundraising, which was led by the Renewable Energy Infrastructure sector.

There is however, a sentiment that the lack of IPOs is a 'deferral of demand rather than anything more sinister' as investment companies are 'even more important' for investors wanting access to liquidity and alternative asset classes.

Another firm stating they remain cautiously optimistic and are excited to be working with a pipeline of innovative and expanding companies.

In the meantime, the significant reduction in IPOs means brokers and law firms have had to diversify and increase efforts on M&A activity, which in the current market, has and could lead to additional private fund activity.

Many companies continue to conduct strategic reviews in order to best deliver value to shareholders. In 2022, a total of 27 investment companies made fee changes to benefit shareholders. While lower fees is one area for consideration, the review also allows for a long, hard look at service providers.

With so many strategic reviews, consolidations and increased appetite for private structures, it is now more than ever, that service providers need to be in a strong position to quickly move with the landscape and those nimble enough to do so, should prosper.

Whether you are looking for a new service provider, are dissatisfied with the current service you receive, or are looking to launch a new product, please do get in touch with NSM Funds to discuss your needs. We strive to deliver a top-class service which is nimble and responsive, with offices in both Guernsey and London. The NSM Funds board has in excess of 100 years' experience, with a track record in both public and private funds. NSM Funds is part of a wider financial services group employing 70 staff, with £6bn assets under administration, across the service lines of fund administration, private client, corporate services and tax.

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WHEN IT COMES TO PROTECTING YOUR FINANCIAL WELL-BEING AND SECURING YOUR FAMILY'S FUTURE, HAVING THE RIGHT INSURANCE COVER IN PLACE IS ESSENTIAL. IN THIS ARTICLE **GOWER FINANCIAL ADVISER, LUKE MAPLEY** SUMMARISES EACH OF THESE CRUCIAL TYPES OF COVER, AND EXPLORES SOME OF THE REASONS FOR HAVING THEM.

In addition to life insurance, income protection and critical illness cover can prove to be invaluable when you have outstanding debts or any other financial commitments to meet. These provide invaluable peace of mind and comfort for individuals and families during difficult times.

RE-PAY DEBT, MEET OBLIGATIONS

Life insurance serves as a crucial safety net, ensuring that in the event of your untimely death, mortgage debt, funeral costs, and other financial obligations are settled without burdening your surviving family members. It provides security and peace of mind, guaranteeing that these expenses can be managed with minimal fuss and stress. Additionally, life insurance policies can be tailored to include lump sums or regular payments to support your family financially, helping them cope with the immediate and long-term impact of losing a loved one.

REPLACING LOST INCOME

Income protection is an indispensable form of insurance that replaces lost income due to illness or injury. It provides a regular payment or percentage of your income, ensuring that you can continue to meet your mortgage and other essential obligations, even if you are unable to work either temporarily or permanently. By safeguarding your income, this coverage offers financial stability during challenging times and prevents your outgoings from becoming a burden on family finances. With income protection in place, you can focus on your recovery and rest easy knowing that outgoings are largely taken care of.

DEALING WITH THE DIAGNOSIS OF A CRITICAL ILLNESS

Critical illness cover is designed to alleviate the financial strain that arises from being diagnosed with a serious illness. If you experience a critical illness covered by your policy, you will receive a lump sum payment. This amount can be used to pay off your mortgage, cover medical expenses, or provide financial support while you focus on your recovery. Having critical illness cover ensures that you can focus on your health without the added worry of mortgage payments or the potential need to sell your home to meet expenses.

MAKE A PLAN

When you have debts or other financial commitments to meet, it is always a good plan to have a comprehensive insurance strategy in place. Ideally this should include life insurance, income protection, and critical illness cover as this trio of insurance's can provide security and peace of mind for you and your family should the worst happen. However, at Gower we understand that it may not be achievable to take out all of the desired cover at the same time. Our advisers will assess your current situation and work with you to create the most suitable, affordable financial protection plan for you and your family.

For more information, please contact Luke Mapley at luke.mapley@gower.gg or telephone 700155.



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We are fortunate to be experienced on all scales and types of projects, from commercial and community to private domestic and furniture. Alongside Architectural services we also offer full landscape design and interior architecture services.

Our team consists of trained, qualified and experienced professionals, who have been responsible for many of the island's most exciting design-led projects. We are committed to quality and integrity of both vision and detailed delivery, we work very closely with our clients and tried and tested craftsmen to seek to achieve these.

We enjoy guiding our clients throughout the exciting journey that is a project, and are very proud that so many go on to become good friends.

Featured is a newly completed domestic project; La Fosse Cottage, for which we have provided full Architectural, Interior and Landscape design services.

Tucked in a valley in St. Peter's the important Listed cottage has been entirely renovated and significantly extended. The contrasting, sensitive and deeply contextual contemporary extensions

now frame the historic cottage, subtly providing more than a doubling of the floor area. The project enables the young family to embrace the cosy historic building they love, whilst also enjoying airy, generous, light filled contemporary spaces that connect them directly to the beautiful natural environment surrounding them. The best of old and new!

Please visit our website for more information on this project and many others, or contact us for a free consultation on your project, or simply to learn more.

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TRUSTEES BEWARE - ENGLISH COURT OF APPEAL FINDS GUERNSEY TRUSTEES PERSONALLY LIABLE



Todd McGuffin
Head of Disputes
& Risk



Tillie Graham
Paralegal



Nick Robison
Managing Partner

**BY TODD MCGUFFIN, HEAD OF DISPUTES & RISK, TILLIE GRAHAM, PARALEGAL,
& NICK ROBISON, MANAGING PARTNER, BABBÉ**

If you think the use of the words “in its capacity as trustee of the X trust and not otherwise” will prevent a trustee being personally liable for damages in a commercial transaction, think again.

CDS (Superstores International) Limited trading as “the Range”, a major UK retailer, entered into an English law commercial lease agreement with two Guernsey trustees. The lease expressly stated that the Trustees executed the lease “in their capacities as trustees of The Barnsley Unit Trust and not otherwise”. The trust was governed by Guernsey law.

The English High Court found that the Trustees had, prior to entry of the lease, misrepresented the level of asbestos contamination at the leased property and awarded damages in favour of CDS. The Trustees appealed arguing that (i) section 42 of the Trusts (Guernsey) Law, 2007 operated to limit the enforcement of the judgment to the extent of the assets in the Barnsley Unit Trust and (ii) that the words “in their capacities as trustees of The Barnsley Unit Trust and not otherwise” in the lease, limited any personal liability to third parties of the Trustees not only under the lease but also in tort (i.e. for misrepresentation) and statute (damages for misrepresentation in England are regulated by legislation).

The English Court Appeal, considering a Privy Council judgment appeal in the well-known Guernsey case of *Investec Trust v Glenalla Properties* (in which Babbé acts for the incumbent trustee), held that section 42 did not of itself operate to cap trustee liability and only limits the class of trust assets to which a third-party creditor may have recourse for enforcement of a debt. Given the judgment debt had already been paid by the Trustee, the Court ruled that section 42 did not operate at all, as no enforcement against trust assets was required.

As to the wording used in the lease, approving the *Investec* judgment, the Court held the default position in English law is that it does not recognise a trustee as having limited personal liability vis a vis a third party. The only way a trustee can limit their liability to third parties is by clearly expressing this in the contract. Whether a trustee does so is a question of the construction and interpretation of the terms of the

contract. It was acknowledged by the Court that there was no previous case law on the question whether the form of words used by the trustees in this case did limit liability in tort or under statute.

Ultimately, the Court ruled that the words “in their capacity as trustees of The Barnsley Unit Trust and not otherwise” only expressed a limitation of personal liability of the trustees under the lease (e.g. for breach of contract) and not with respect to liability for tort or any statutory liability. As a result, the appeal was dismissed and the Trustees were not entitled to a return of the judgment sum.

Duties under contract are separate and distinct to a trustee’s duties in tort or under legislation. The Court found that the express words used in this case or any necessary implication of those words, did not give rise to any limitation of personal liability of the trustee as against third parties with respect to any liabilities outside the contract. The clear lesson for all trustees is to ensure that when entering into a contract, the extent of any limitations of liability as against third parties, must be fully and clearly stated. This includes with regard to any non-contractual claims, including any of those that may arise under applicable foreign legislation.

The Disputes & Risk team at Babbé LLP continue to act in the long running Investec litigation and advised the English legal team for CDS.





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Last year, Clarity was founded following the Channel Islands merger of two long-established IT service providers; Next Generation IT and Alternative Solutions.

Over the course of 37 years, Alternative Solutions became a renowned tri-location company, with offices in Jersey, Guernsey and a network operating centre in Romania.

Next Generation IT grew to a 35-strong team over 20 years through client referrals and an excellent reputation, with a large portfolio of local clients.

Both businesses had reputations for building mutually beneficial, long-term relationships based on trust, using the technical expertise gained over many years to make IT simple for our clients. Merging the two companies means that Clarity now has over 80 staff across the three locations and over 300 clients globally and locally, across most vertical markets. We are now one of the largest IT service providers across the Channel Islands, run by the executive team of Jason Connolly, Matt Hale, Tom Heyworth and Matthew Neville, headed by Chief Executive Officer, Neil Jordan.

As a full managed service provider, with best-in-class expertise, we offer honest, knowledgeable advice with clarity. As well as the standard IT services, we take pride in working with clients large and small to discover areas where we can help them improve their business efficiency.

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IT Support and Services - Many clients outsource their entire IT function to Clarity, but we can also support internal IT teams on either a short or long-term basis.

Our flexible plans comprise of all-inclusive fixed-fee support, pay-as-you-go or care hour services.

Partnering with Clarity to provide IT support is a great way to access technical expertise and skills, lower costs, improve efficiencies, meet the requirement for variable capacity, or accelerate progress.

Security and Governance - We work with businesses to provide positive outcomes for Information Governance and Security through close cooperation and effective project management. Our highly trained and experienced information security personnel always provide clear, balanced and sector-specific advice.

Business Transformation - Digitisation of data and revolutionising business processes is the modern way to work smarter, not harder. We can guide you through the adoption of amazing technologies like Intelligent Information Management, Robotic Process Automation, Workflow and Digital Signatures that will improve compliance, increase efficiency and enable hassle-free hybrid working environments.

Consultancy and Training – We provide consultancy to help clients assess different technology strategies through architectural, operational and implementation planning and project management. We can provide tailor-made training services from our dedicated training facility or directly in our clients' offices.

In addition, we provide a suite of security training, from security awareness training for staff, including phishing, through to cyber threat and risk analysis education for boards.

As Clarity we can offer far more, with a larger service portfolio, a greater depth of knowledge and a broader range of expertise as well as more staff dedicated to your business.

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Founded in Guernsey in 1898, Carey Olsen is proud to celebrate its 125th anniversary this year.

The firm is now one of the world's largest offshore law firms with a network of offices that spans Bermuda, the British Virgin Islands, the Cayman Islands, Cape Town, Guernsey, Hong Kong, Jersey, London, and Singapore.

Carey Olsen is very proud of its Channel Islands roots and its contribution to the Bailiwick communities.

For further information on the firm, please visit careyolsen.com



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GETTING CLOSER TO CLOS

BY ANDREW TUALLY, COUNSEL,
CAREY OLSEN, GUERNSEY

While the underlying detail and even the terminology can be a little bewildering, collateralised loan obligations (CLOs) represent a significant opportunity for Guernsey's financial services sector. Historically, the jurisdictions of choice for this US\$1.2tn¹ market have been the Cayman Islands and Ireland.

Guernsey offers similar tax, legal and regulatory advantages and should be an attractive alternative, especially since (i) the Cayman Islands were designated by the EU in 2022 as a high-risk country making it harder to market Cayman CLOs to EU investors, and (ii) Guernsey offers the same tax neutrality and a light-touch regulatory regime with less 'red tape' than its Irish equivalents.

WHAT ARE CLOS?

Collateralised loan obligations are structured finance securities collateralised usually – but not always – by broadly syndicated, leveraged bank loans. In plain English: an original lender (usually a bank) will package up and sell a pool of existing loans to a special purpose vehicle (SPV); the SPV pays for such loans by issuing debt securities (i.e. the CLOs) to investors. The CLOs entitle the investors to a stream of income linked to the repayments of the underlying portfolio of loans. The loans and CLOs are split into tranches and ranked in order of priority – so, the senior noteholders receive distributions ahead of the junior noteholders. Investors like CLOs because they offer an exposure to a diversified pool of loans which can help to reduce the risk of default associated with any individual loan or borrower. CLOs also have credit risk such that the underlying portfolio might not generate sufficient cash flow to pay investors on a full and timely basis, with the junior noteholders carrying more of that risk; however, the varying yields on offer for each tranche of CLO reflect such risk.

Variants to CLOs include ABS (asset-backed securities where the underlying portfolio might be interests in collective investment schemes instead of loans) and RMBS (residential mortgage-backed securities made (in)famous in the global financial crisis of 2008 and the movie 'The Big Short'). All variants share a common theme – the pooling of assets into a marketable security – with such process being known as 'securitisation'.



WHY GUERNSEY?

CLOs established in Guernsey benefit from all of the usual advantages associated with Guernsey: tax neutrality, economic substance, compliance with international standards and robust anti-money laundering regimes. Guernsey is also a common law jurisdiction making it creditor friendly with a significant community of finance lawyers, listing sponsors and corporate service providers familiar with securitisation and structured debt issuance. Guernsey is well known to rating agencies.

In relation to tax, Guernsey SPVs are taxed at 0% and there is no withholding tax in Guernsey. Guernsey currently does not levy taxes upon capital, inheritances, capital gains, gifts, sales or turnover. No stamp duty would be chargeable in Guernsey on the issue or transfer of CLOs.

On the regulatory side of things, Guernsey CLOs are not regulated as collective investment schemes and the audit requirement can be waived (unlike Irish CLOs). There are no Guernsey restrictions to whom CLOs can be marketed.

By way of value-add, Guernsey can – and already does – host other parts of the CLO ecosystem including licensed CLO managers and regulated 'risk retention funds', being collective investment schemes which raise the minimum 5% 'skin in the game' requirement imposed on CLO managers under EU/UK regulation. It makes sense to bring all parts of the CLO ecosystem under a common jurisdiction and group of service providers, which in our view is something that differentiates Guernsey from other jurisdictions.

Please note that this article is intended to provide a very general overview of the matters to which it relates. It is not intended as legal advice and should not be relied on as such.

¹ Source: Citi. As of April 19, 2023.

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Julius Bär

YOUR WEALTH MANAGER

NEXT GENERATION INVESTING AND FORMULA E: SHAPING THE FUTURE THROUGH SUSTAINABILITY



HOW WE INVEST TODAY IS HOW WE LIVE TOMORROW, THAT IS WHY JULIUS BAER'S NEXT GENERATION PHILOSOPHY CENTRES AROUND IDENTIFYING AND EXPLORING GLOBAL MEGATRENDS SET TO AFFECT OUR LIVES IN YEARS TO COME. TIM BICHARD, RELATIONSHIP MANAGER AT JULIUS BAER, EXPLORES WHAT THE BANK DOES TO LIVE BY THE NEXT GENERATION PHILOSOPHY, WHAT THIS MEANS FOR INVESTMENTS AND WHY JULIUS BAER IS A FOUNDING GLOBAL PARTNER OF FORMULA E.

The world is constantly changing, and it can often be difficult to keep up with the intricacies of the trends that are developing around us. It can also be tricky to predict the trajectory of a trend; some start small and at first do not seem meaningful, but eventually become so powerful that they are neither stoppable nor reversible.

NEXT GENERATION INVESTING

With our thematic Next Generation investment philosophy, we want to understand the long-lasting and structural shifts caused by megatrends.

Thematic investing is characterised by a focus on long-term trends and long-term winners, thus providing valuable diversification benefits to traditionally built portfolios. Our Next Generation investment philosophy is backed by thought-leading research, a focus on structural growth, separating leaders from laggards, and thematic and tactical investing.

Despite the long-term nature of this investment philosophy, it is exposed to short-term sentiment swings in financial markets. Slow-paced structural shifts are often overshadowed by the markets' restless temperament and short-term focus. Thematic investing is tactical investing. We mitigate the related risks through diversification across themes and within industries, as well as through stock selection.

FORMULA E

The forward-thinking, innovative approach of Formula E resonates with Julius Baer's corporate values. Considering the impact that our actions today will have on the next generation is central to both organisations. The Next Generation philosophy centres around identifying and exploring global megatrends set to affect lives in the years to come, one of which is the future of mobility. Julius Baer has been a Founding Global Partner of the world's first fully electric street racing series – Formula E – since its first race in Beijing in 2014.

The idea for an all-electric street racing series started out as notes on a napkin. Alejandro Agan, Founder of Formula E, and Jean Todt, former FIA President, collected their thoughts in just a few sentences on

what would become the world's first all-electric world championship. Formula E was originally set up to help in the fight against climate change and poor air quality in cities.

RACETRACK TO ROAD

Competition drives innovation, so by pitting the world's largest car manufacturers against one another, Formula E accelerates the development of much cleaner modes of transport. On the road, the number of electric car models has increased by more than six times since Formula E's first season, with more than 175 models now available in Europe. As technology develops, electric cars will be able to go faster and further.

SUSTAINABILITY

With sustainability at its heart, Formula E continues to deliver better futures through the power of electric racing. The power of the cars comes from 100% green energy, and when it comes to race weekend activities, it's the only motorsport series to hold a certification for sustainable events.

The series provides fertile ground for some of the world's leading companies to develop and test sustainable solutions for mobility and energy production, and their wider applications.

As our world continues to face environmental challenges, Formula E has and will continue to ensure that everything they do leaves positive, tangible legacies.

By partnering with Formula E, as well as the TAG HEUER Porsche Formula E Team, Julius Baer wants to support the transition towards electric mobility as a viable and sustainable alternative to existing technologies.

To find out more about Next Generation Investing, contact Tim Bichard: timothy.bichard@juliusbaer.com

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LIVING IN GUERNSEY

Guernsey lies 40 minutes by plane from Gatwick and about 20 miles from France. It is an idyllic Island, where history, friendliness and safety combine to make the Island the discerning location of choice.

The Island is self-governing and offers new residents the enviable combination of a relaxed and safe lifestyle coupled with statutory fiscal benefits. Any British passport holder may simply purchase an Open Market residence on the Island and reside here.

The fiscal benefits are tax driven. There is no inheritance tax or capital gains tax. Personal income tax is a flat 20% rate. Annual maximum

income tax caps exist to limit a Guernsey resident's income tax exposure as follows:

- Open Market Cap of £50,000. Available for the first four years of Guernsey residence. Requires the purchase and occupation of an open market property within 12 months of tax residence. The purchase must generate minimum document duty of £50,000 (property cost of £1.4m).
- Foreign income tax cap of £150,000. This is for non-Guernsey source income only. Guernsey source income remains subject to 20% tax. Guernsey bank interest is not considered Guernsey source.

- Annual tax cap of £300,000. A global cap utilised by individuals with substantial Guernsey Source income.
- The “standard charge”. This is currently £40,000 per annum and is available by election in place of worldwide income disclosure, for those who are broadly, not full time tax resident on the island.

As well as the headline tax caps available, other significant tax incentives for a new resident that should not be overlooked may include:

- Ability to claim double tax relief in Guernsey for UK corporation tax paid, where shareholder control of the UK company is in Guernsey on a UK company distribution.
- Ability to receive certain UK dividends exempt from both UK and Guernsey taxation.
- Ability to receive UK pension income, potentially including a lifetime flexible draw down that is solely taxable in Guernsey.
- Ability to mitigate UK capital gains tax on gains made upon the disposal of certain UK assets.

There are many tax considerations a new resident might like to consider. The highly experienced and qualified tax team at LTS, who can advise upon all aspects of Guernsey and UK tax, would be delighted to hear from you.



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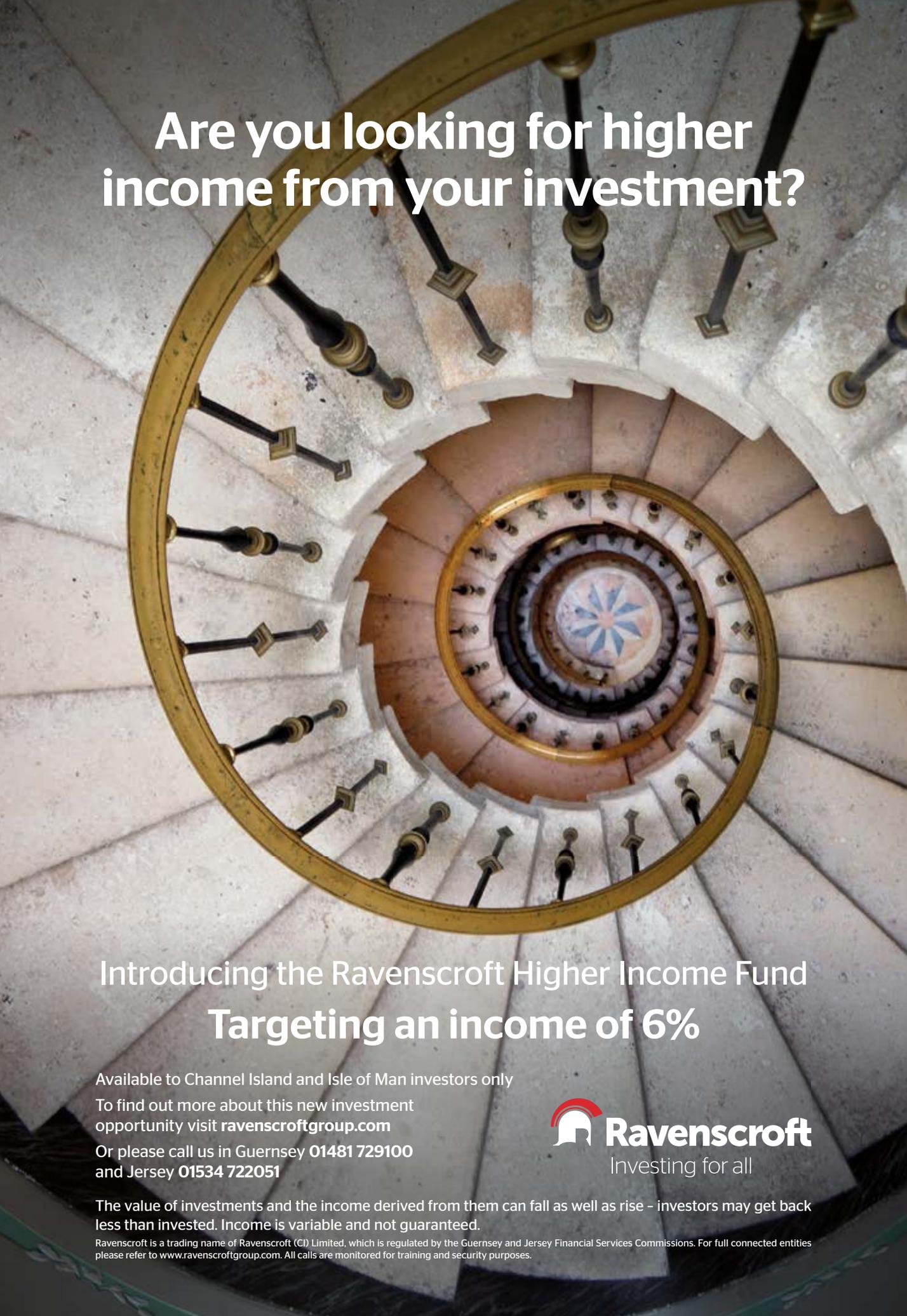


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YOU DON'T KNOW WHAT IT MEANS TO WIN...

DAVID CHAN, CHIEF OF STAFF, RAVENSCROFT



**BEEN DOWN ONE TIME,
BEEN DOWN TWO TIME,
I'M NEVER GOING BACK AGAIN.**

Lindsey Buckingham, 1977

It would be fair to say that drafting articles while sitting on a sun lounger in Umbria is quite the challenge. For one, it's extremely hard to get motivated. And, for two, it's only a 24-hour drive (nice stopover in Budapest at the half-way point, if you're interested) to the hellhole of trench warfare happening right now on the European continent. This remains very hard to square with all that Italy has to offer – be that food, wine, culture or an amazing ability to ignore geopolitical events.

Meanwhile, US domestic politics has gone off the deep end. If there was ever one thing that would convince large parts of the US electorate that the process really is rigged, you couldn't beat the ongoing political martyrdom of Orange Man Bad. Doesn't mean he will win – there's still a significant Never Trump faction in the Republican Party – but it does put the Democratic Party in a bit of bind.

It is now apparent to all that the current President is senescent – as are a few other senior figures on both sides of the political divide. The sight of a 90-year-old senator being wheeled into the chamber and then instructed by her minders as to which way to vote is obscene. Meanwhile, 80-year-old Biden has convinced himself that only he can beat Trump and will not withdraw gracefully despite manifest health issues. It goes without saying that Trump's narcissism will not allow him to step aside, regardless of his chances – which, incidentally, are not as bad as people might imagine. Unlike last time, however, Biden will not be able to hide in his basement. The challenge for his advisors is that, let loose, they risk a repeat of his recent 'no comment' slow-motion car-crash in response to the Maui wildfires.

There's a lot of media space available in the coming 12 months. Plenty of it will be taken up by the First Son and his propensity for demanding consultancy and director fees based on his father's position (to say nothing of drug-fuelled selfies with the world's oldest profession). For someone who has increasingly become dependent upon a teleprompter to stay even remotely on-topic, the spontaneous demands of a traditional campaign could be terminal for Biden.

And then there's the real business of the day: what's the matter with the US of A? Conveniently, recently semi-retired multi-billionaire hedge fund manager, Ray Dalio, has written a guide for us on the world's still pre-

eminent economy entitled *Principles for Dealing with the Changing World Order*. Downbeat in its assessment, it is nevertheless plausible in its dissection of current US politics and, more crucially, the bifurcation of the legal system and the subsequent risk of civil war.

Virtually no one in any country, ever, has had anything good to say about politicians or, more recently, the media; but it's when Dalio moves on to 'Lawfare' that things get really interesting. Although widely understood and accepted by those who regularly participate in legal proceedings (especially in the US, where judicial appointments are politicised at even the lowest local levels) Dalio is very clear that justice goes to those who can best afford it – matters 'resolved' not by presentation of evidence but 'won' by those who can bear the costs of top-tier attorneys and outlast their opponent. Worse, politicisation is now replayed endlessly on 24/7 news. The media always introduces the case with which president/party appointed the various judges and prosecutors to their respective positions. It is thus quite literally all politics all the time. Dalio's view is that once things go beyond a certain point and people refuse to accept 'political' and 'biased' judgements, the likelihood of internal conflict increases. There's a great deal of ruin in a nation. So said Adam Smith in 1777 and he has been proven correct many times since. Nevertheless, and despite Dalio's apocalyptic warnings, the US and for that matter the EU, post-Brexit UK, Russia, Ukraine and all others in between would do well to heed his concerns.

Ultimately, it may be more about the recognition of a changing of the guard. The post-Enlightenment West has enjoyed the fruits of its intellectual labour for a long time, genocidal interludes notwithstanding. But there are still around a billion people who have not yet made it to the bottom rung. Even as we maintain our belief in human ingenuity's contribution to global prosperity, the less well-off are now clamouring for their turn. Who is going to provide that opportunity? It seems clear that the likes of China, India and South Africa, along with cheap(er) Russian hydrocarbons, will continue to support sub-Saharan, South Asian and Latin American ambitions. All this with far fewer value-laden constraints upon how or where the resources are spent. If this interpretation is correct, whither Environmental, Social and Governance goals? What happens to Diversity, Equity and Inclusion initiatives?

The entire investment industry is trying to come to terms with what these geopolitical shifts mean for the future. One thing is, however, certain. We're never going back again.

CELEBRATING 50 YEARS

AS FORT GROUP MARKS ITS HALF CENTURY, AMANDA EULENKAMP CAUGHT UP WITH MANAGING DIRECTOR, JOS ENSINK, TO FIND OUT WHAT MAKES THE BUSINESS SO SPECIAL TO HIM.

ADVERTORIAL

Born in Amsterdam, raised in South Africa, Jos Ensink found himself in Guernsey in 1994 as he had a six week gap before starting a new job in Holland.

'I thought I'd come to Guernsey, and I could not believe how many job offers and opportunities there were here at that time! I'd always wanted to join a small company, rather than a larger auditing, accounting or bank operation, because I had always believed in small enterprises,' he said.

He started a job with Fort Group and has never looked back.

Founder Tim Blake was at the helm then, but was planning for his retirement. Jos was able to buy the company from him over a period of a few years and has stayed true to Tim's original ethos and has kept the business local.

'To me, Tim was like a very old-fashioned English gentlemen. The way he taught me was of a different time to now. It was all done on trust and a handshake. But I learned from him that it's all about trust and giving the clients good service. That's still core to the business.'

GROWTH AND CHANGES

Over time, Jos, a chartered accountant, has bought six books of business, including one in Alderney which currently has nine staff working there. Growth has been both through the businesses he bought as well as organic. 'We've always been able to grow year-on-year and we are probably one of the largest independently owned trust companies in Guernsey now.'

He attributes the successful growth to having always concentrated on getting the integration of the new businesses right. 'If you have six different books of business, with staff coming in from all of those, then you have to take time to make sure that you have the same culture throughout, the same operating systems.'



The staff are a key part to any business.'

Jos said that the Fort Group has very loyal staff – many of whom have been with him for years – with low staff turnover. There is even one lady in her 80s who is still 'razor sharp', according to Jos. 'Why not employ older people? They have a fount of knowledge and if they still want to use it and are happy to work, why not? Our culture is people first.'

There are now more than 50 staff across the business (including the Alderney ones, where Jos has just bought a new building which is undergoing renovation and should be ready by the end of the year for the staff to move into).

The Fort Group is well-known in Alderney where it has been involved right from the beginning with the Alderney Gaming Commission. 'We were there when the law changed and have done an enormous number of corporate services for that industry,' said Jos. 'Even to this day, we are probably the biggest provider of that service.'

The strength of the relationship he has with his staff is reflected in the way he interacts with his clients. 'Some of the clients have been here for 50 years, we have very long-established client bases, with lots of family-type structures,' he said.

In the nearly 30 years that Jos has steered the company, regulation and compliance has really changed. 'Getting the policies and procedures in place is vital; after all, we are trusted with somebody's wealth. You have to look after them, a little like a father looks after his family. There are a lot of responsibilities.'

Work practises have also changed, mainly driven by Covid and the work from home culture, although Jos



said that around 95% of his staff (if not more) are back in the office full-time. 'The only reason we're finding that people are working from home is because it fits their lifestyle better, for example, young parents who have childcare commitments.'

Technological changes have also happened over the last 30 years, and Jos said that his key takeaway is to be open to change.

'AI is going to be a massive game-changer – I don't think anyone knows it all yet but there are huge opportunities. I accept that there are threats, but you need to look at what you can do with it; I see marketing opportunities, educational opportunities, lots of positives. In this industry, AI can help with policies and processes, but you still need humanness.'

While Jos has connections still in Holland and South Africa, he also has strong relationships with other corporate service providers based in Jersey, the Isle of Man, Switzerland and Mauritius. 'It's all about relationships,' he said.

COMMUNITY-FOCUSED

The Fort Group has traditionally operated under the radar as far as blowing its own trumpet regarding community investments. Jos is keen to support sport and was a major sponsor of the Alderney team in the recent Island Games. They are also prolific supporters of wildlife projects as well as cultural ones, such as supporting film events and choirs.

PLANNING FOR THE FUTURE

Just as Jos took over from Tim, he is planning for his own retirement. To that end, he has taken on Graham McCormack (formerly of Oak Group) as CEO.

'My background has been working for a small business that only had six people when I started,' said Jos. 'That's grown to over 50 and is continuing to expand. I recognise that, while I have the experience of growth, I don't have the experience of what comes with a bigger business, and Graham has gone through that transition.'

'It's looking at taking the business to the next level.'

BEING INDEPENDENTLY OWNED HELPS WITH EFFECTIVE DECISION MAKING, WHETHER IT'S A PROACTIVE DECISION OR REACTING TO SOMETHING GLOBALLY.

Jos is still the majority shareholder of the Fort Group and all the directors have shares. However, they are working on a scheme whereby the rest of the staff can also have some sort of share and feel more involved. 'I want their contribution to help them, not just the shareholders,' he said.

On a personal level, Jos's daughter is currently studying at university in Florida, so longer trips Stateside are on the horizon for him and his wife.

'I will still have client contact; we are still acquiring businesses; we are very well capitalised. We don't need any debt to finance our growth, which is also important. It's also important that we continue to be independently owned. I think the future looks bright for all the independently owned trust companies – there are still a few of us left!'

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GETTING THE MARKETING MIX RIGHT



BY TOM PEEK, PRODUCTION MANAGER AT PRINTED IN GUERNSEY

Tears for Fears advised us to 'Shout! Shout! Let it all out', as they didn't believe that hiding your light under a bushel was a great marketing strategy. 'If you've got it flaunt it!' The question is 'how'?

In 2023, promoting your businesses via a great website, engaging social media with fantastic online content, is an important part of the marketing mix. But these methods are just one part of a successful plan. Ignore traditional techniques at your peril. Digital is great but it's not the whole story.

At Printed In Guernsey we have been advising businesses on how best to attract their target market for a long time. You could say we know our onions!

Now, you may have a good stock of business cards and some lovely brochures – all you may need for those personal interactions with customers. But what about the people you don't get to talk to? Imagine you have a high street shop selling the best thingamabobs available at the lowest price; without a poster in the window, how will your passers-by know to pop in and buy?

Some of the most cost-effective and successful profile raisers can be the unexpected – a well-designed livery on a company van driving on busy Guernsey roads then parked overnight where everyone can see it, a large banner hanging down the side of a prominent building, or a giant hoarding that hides the renovation work in a row of shops.

Look at the photo of the hoarding we produced for Mappin & Webb for their store in St Peter Port. The graphics were pin-sharp, the colours were rich and vibrant, and the overall effect was to inform passers-by that something significant was happening behind the hoarding. It created a real sense of excitement and anticipation that would have been very hard to produce online. It is the perfect example of a successful traditional approach and how printing plays a vital part in the marketing mix.

Pop-up roller banners, that come rolled up in their own carry case, are another hugely effective traditional way to catching the eye at a trade show or event. The general size is 2m high and 850mm wide, but we also offer wider banners, and A4 or A3 little cute ones for your reception desk or show table. We can use your existing artwork or work with you to create something new and bespoke to really get your message across in the best possible way.

The most popular size for outdoor banners is 3m wide x 1m deep but we can go to any size. They don't fade in sunlight; the strong banner material and brass eyelets mean that we can provide you with permanent signage to use again and again in various locations. Just roll it up when you've finished, then hang it up again the next time you need it.

Effective signage doesn't always need to be large in scale. Sometimes small works very well too. Take stickers for example. These are a fantastic way of improving brand awareness (kids love them!). We start with a large roll of self-adhesive material which can be gloss or matt vinyl, paper or even textured cotton-like material. Then our clever machine cuts out whatever shape you require. Perfect for trades fairs, charity fundraisers or new product launches.

Mugs are another great way to get your brand seen and are excellent for promotional events. You could add a photo, logo or inspirational quote. We have a large selection that we overprint, and you would be surprised just how many we make on a daily basis. Our mugs are manufactured with a superior quality heavyweight, ceramic, dishwasher-safe premium coating. Why not finish off that professional look in your office with matching coffee mugs?

So, the next time you are looking to promote a new service or product or raise your business's profile, consider the wide range of printing options open to you. With modern printing techniques it is now possible to put your logo on almost anything and the quality is superb.

All of the processes described here are available at Printed in Guernsey. The machinery, the skilled staff and the answers to your questions are at the far end of a small industrial estate just off Rue a Chien at Garenne Park in St Sampson's.

For more information please visit our website at www.printedinguernsey.com or call us on 01481 259188.



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LET'S TALK PENSIONS: WHY IT'S HIGH TIME FOR A REVIEW

BY BEX GOATER, DIRECTOR, NETWORK INSURANCE & FINANCIAL PLANNING

FOR MOST OF US, RETIREMENT SEEMS VERY FAR AWAY, SO IT'S UNDERSTANDABLE THAT MANY LEAVE THEIR PENSIONS WITH THE ASSUMPTION THEY'RE DOING WHAT THEY NEED TO.

While I fully understand the reasons for neglecting them – my own personal to-do list is also often ignored in favour of the numerous urgent demands from children and work, and the general juggle of life – pensions are something that should be prioritised and not ignored.

Up until recently, retirement ages were viewed as a fixed date, often 60 or 65, with people working towards a specific age their entire working life. This is largely because most companies offered 'defined benefit' pensions, which guaranteed an income at a set retirement age. Due to this, people in my parent's generation and above could set their eyes on a retirement age prize, with a relatively good idea of what they would receive at that date.

This type of pension is now rare due to a complex combination of economic, social, regulatory and policy changes over the past 35 years, which has transformed the pensions landscape entirely. Now, most pensions are based upon a defined contribution, which is built up and invested over time to provide a pot of money that can be accessed at retirement.

The difference is that there are now many factors that will impact the size of this pot at retirement. This includes investment performance, interest rates, pension rules, and selected age at retirement (to name a few).

This means that when someone can retire is a moving feast, and financial advice and planning can be the key to enabling and affording retirement. Regular conversations prior to retirement can help to ensure that you're on the right path.

Many occupational pensions are invested with a 'lifestyling' approach. This approach is an investment designed to gradually reduce the level of risk in a pension as the member approaches retirement age. This is generally an automated process done by moving the pension out of 'riskier' equity assets, and into 'less risky' fixed income assets, such as corporate and Government bonds, as well as cash.

One potential concern with traditional lifestyling is that there's no human oversight and the changes take place automatically, even if it's clearly unsuitable to do so at that time. This was particularly concerning in 2022, which was the worst year for bonds since the 1970s (if not longer) as the Central Banks increased interest rates at a very fast pace to try and control inflation.

For some lifestyling models, this will have meant that those members very close to retirement, with the majority of their pension in fixed interest bonds, could have seen an unpleasantly large drop to the pension, just before retiring.

It's important that even if you do opt for lifestyling, you still periodically review and adjust the investment strategy as personal or economic circumstances change. It's not intended as a 'set it and forget it' approach, but requires oversight (whether with a financial adviser or alone) to ensure it aligns with evolving financial objectives.

The pensions available (in Guernsey) have changed a lot in recent years, and yet, when meeting with clients, we still see pensions that were set up in the 1990s, with investments recommended based upon what was suitable at that time that haven't been looked at since. While investing within a pension is always intended as a long-term investment, this does not mean that they should be left unmonitored. The world has changed massively and so has the world of investments, and the options available.

A pension review will help assess the competitiveness and suitability of a pension, examine the investments and risk level and help ensure you're on the right path to be able to afford to retire when you want to.

There's no time like the present to ensure your financial future is on track. Network Insurance & Financial Planning Limited can offer holistic independent financial advice so if you want to review your existing pensions, or start planning for your retirement, please get in touch at advice@network.gg or call 01481 701400.



DRIVING GROWTH LOCALLY

AMANDA EULENKAMP CAUGHT UP WITH JULIE RONALDSON, HEAD OF COMMERCIAL BANKING, GUERNSEY, LLOYDS BANK INTERNATIONAL, TO FIND OUT WHY CLIENTS AND COMMUNITY ARE KEY MOTIVATORS.

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The Lloyds Bank building stands proudly at the bottom of Smith Street, an iconic landmark in St Peter Port.

Its strength and heritage are not only in its bricks and mortar but have seeped into the ethos of its colleagues, including Julie Ronaldson, who has been at the bank for more than 23 years. Julie started her career with Bank of Scotland, part of the Lloyds Banking Group.

'Lloyds has been around for over 250 years, and both Lloyds and Bank of Scotland aligned really well with my values. I think that's really important,' Julie said. Her career path has seen her climb the corporate ladder to head up the commercial banking arm in Guernsey, a role that she's been in since she moved to the island from Jersey in 2019.

'When I first moved to the island it was so important to listen to our corporate client's feedback and really understand what they needed from us. This feedback resulted in a complete redesign of our account opening process with a focus on delivering one that was client focused, streamlined, and efficient.'

THE LOCAL MARKET

Julie's clients – many of whom have been with her for years – range from SMEs and start-ups to large corporate clients. By knowing her clients so well, Julie and the team at Lloyds are able to design products specifically for the local market.

'We're seeing a huge amount of growth not only in the trust and fund sector, but also in the captive insurance sector.'

'Streamlining account opening is key for all clients, but for the captive market the introduction of the Security Interest Agreement has been a really valuable enhancement. Offering products that meet the changing needs of our clients is essential and we'll keep listening to our clients and adapting our offering where needed.'



Within the trust sector the overwhelming need was for a new banking platform, and the ask was for a partner who would work closely with them having the ability to make decisions locally.

'The launch of Lloyds Bank International's new cash management and payments platform, Lloyds Bank Gem[®], a product specifically tailored to the demanding needs of the trust and fiduciary market, was a direct result of us listening to our clients and is transformational for us in the islands,' said Julie. 'It is the culmination of years of time and effort and a multi-million-pound investment into our business. Gem is so much more than just an updated User Interface. It enables us to deliver a wider range of products and services than ever before, with functionality that is fundamental in providing transactional and administrative capabilities to our clients.'

THE HUMAN TOUCH

In addition to Gem itself, Lloyds has have also been refining its risk and account opening processes and procedures, with significant investment being made into both resourcing and upskilling colleagues in this function.

'Our ability to provide island account opening and risk decisioning in the Crown Dependencies is a key benefit of working with us,' said Julie. 'On top of our already ambitious plans, we've just secured an additional round of investment which will see 33 new colleagues join us by the end of the year, to help deliver for our clients.'



It also means in practical terms that their relationship manager is just down the road, something that Julie says is incredibly important. 'If people want to come in and talk to me about a challenge, they're facing, then they can pop in. Quite simply, we want to be the best we can be for our customers.'

At a time when the use of technology in banking appears to be increasing (think of banking apps on phones, for example), is there still that level of demand for human contact? 'Definitely,' said Julie emphatically. 'Seeing people face-to-face helps you understand what people's needs are so much more effectively. You can pick things up from their body language. They'll elaborate on what support they need in their business, or what markets they want to move into, and that means we're able to really help them.'

While the bank uses technology, it does so with a human touch. 'We have robots for some of the straightforward queries and tasks, but for the more complex issues, that's done by face-to-face discussion,' said Julie. 'We're only going to grow by helping our customers grow. If they succeed, we succeed.'

THE HEART OF THE COMMUNITY

Because the iconic building is instantly recognisable as Lloyds, it supports brand awareness locally, and Julie also thinks it gives colleagues a sense of pride when they come through the door in the morning. 'We're right in the centre of town, right in the heart of our community, and we want to support the islands that we live and work in effectively,' she said.

Giving back is important to the bank and to Julie. Lloyds Bank International is one of the sponsors of the Guernsey Association of Trustees and the Guernsey International Insurance Association. 'We work very closely with Guernsey Finance, too, and it's really important to work in partnership with the industry bodies. They will tell you what their industry wants and needs and offer a great environment to exchange ideas, to learn and develop.'

Colleagues at Lloyds are very proud of the support that the Lloyds Bank Foundation for the Channel Islands gives to charities locally. The grants help disadvantaged people play a fuller role in the community. The Foundation also provides developmental support including mentoring, to help charities to improve their resilience and sustainability. In 37 years, the Foundation has given £22m. to Channel Islands' charities.

So, summing up her career at Lloyds, what has kept her for more than two decades at the same company?

'It's all about client relationships – supporting them as they grow their businesses and seeing them going from success to success – it's so rewarding,' she said. 'We support a real variety of clients – from plumbers and builders through to larger corporates, trusts and government – it's that variety that keeps my day exciting. The investment that Lloyds has made recently in both technology and our teams demonstrates our commitment to growing our market share locally.'

'I think everybody in the team shares the same vision for the future and is enjoying the journey to get there. Our aim is to remain by the side of business in the Channel Islands and truly keep people at the heart of everything we do.'



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NICK DILIGENT, CHIEF FINANCIAL OFFICER, TENN CAPITAL

TENN CAPITAL, POWERED BY RESOLUTION IT

Launched in Guernsey in 2021, Tenn Capital is a specialist provider of lending solutions, with a focus on residential property. With unrivalled knowledge of the high-value international property, credit, structuring and advisory sectors, Tenn Capital is committed to ensuring that its clients' transactions run smoothly.

Resolution IT has been supporting Tenn Capital since its inception and played a key role in the company's expansion into Jersey at the beginning of this year.

We spoke to Nick Diligent, the firm's Chief Financial Officer, about the partnership between Tenn Capital and Resolution IT.

OVERALL, ARE YOU HAPPY WITH THE RELATIONSHIP BETWEEN TENN CAPITAL AND RESOLUTION IT?

Absolutely. These days, there's a million things happening and updates all the time, but the helpdesk people are incredibly helpful and attentive. There's always someone on hand to speak to and I know they'll follow up with a solution as quickly as they can.

The team are very patient while explaining things and I'm confident that no matter the issue, they will do their best to find a resolution. They're great at following up to see if we need any more help and explaining how to avoid a recurrence of the issue, which is above and beyond the simple 'break-fix' mentality.

Despite Resolution IT's growth, I haven't felt worried. I'm confident we're still being prioritised and our needs will continue to be taken care of.

ARE THERE ANY HIGHLIGHTS TO OUR SERVICE?

I haven't dealt with anyone who isn't great. Everyone brings something valuable to the table and I can speak to them naturally without worrying that I'm asking stupid questions or that something isn't fixable. I can

explain things in my own terms and trust they'll find a swift solution.

When we acquired Oaklands Secure Lending earlier this year, Resolution IT was able to support us through a smooth and seamless transition into the Tenn Capital environment. The whole acquisition essentially happened overnight, and it was remarkable that Resolution IT was able to step in at such short notice and ensure the whole migration ran smoothly, both in terms of the data migration and the onboarding of our new team members to the Platinum PLUS managed IT service.

IS THERE ANYTHING WE COULD DO TO IMPROVE OUR SERVICE OR MAKE YOU HAPPIER?

I don't think so! Everything works, response times are great, and each project is handled professionally and efficiently. The systems all work well, which means as soon as a new user is set up and knows how to use their machine correctly, it's all quite light touch.

Our business is growing at a rapid rate and things move quickly for us at Tenn Capital, so it's essential that we have a technology partner that we can rely on – and that's what we have with Resolution IT.

I'M CONFIDENT
THAT NO MATTER
THE ISSUE, THEY WILL
DO THEIR BEST TO
FIND A RESOLUTION.



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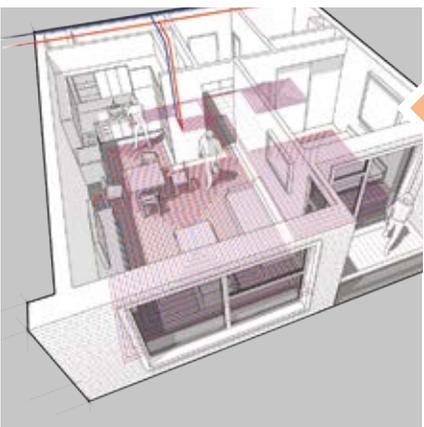
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EATING CHIPS CAN HELP BUILD A BETTER GUERNSEY



BY SIMON TAYLOR, NORMAN PIETTE EXECUTIVE HEAVYSIDE MANAGER

Nine of Norman Piette's delivery fleet, two company cars and all our forklifts now run on biofuel. Yes, my attention-grabbing headline might be light-hearted but recycled oil from Scandinavian chip shops is one of the ingredients of a fuel that is making a serious contribution to the fight against global warming.

I'm old enough to remember when diesel vehicles would belch out huge puffs of smoke every time you fired them up. They sounded like a tractor on a bad day. This old technology is not good for the environment. Emissions from diesel engines contribute to the production of ground-level ozone which damages crops, trees and other vegetation. They produce acid rain, which affects soil, lakes and streams and enters the human food chain via water, produce, meat and fish.

But I am pleased to say that diesel technology has come on a long way in recent years.

Biofuel is the term for any fuel that is derived from biomass—that is, plant material or animal waste. Since such feedstock material can be replenished readily, biofuel is considered to be a source of renewable energy, unlike fossil fuels such as petroleum, coal, and natural gas.

Greenhouse gas (GHG) emissions from transport have been increasing at a faster rate than from any other sector. The sector relies heavily on fossil fuels, which accounted for 96.3% of all transportation fuels in 2018. Transport is also responsible for 15% of the world's GHG emissions and 23% of total energy-related CO2 emissions. To reduce dependence on petrol-based fuels, as well as to mitigate climate change, biofuels are viewed widely as promising alternative transport fuels.

At Norman Piette, all of our senior managers have been tasked with looking for ideas to reduce the company's carbon footprint. Everything in our yard has been on a boat at some point, and probably on a lorry before that as it made its journey from its source to Bulwer Avenue. Unfortunately, getting supplies to Guernsey involves the use of a number of different greenhouse gases. Running a fleet on biofuel is our way of getting these materials to building sites around the island without adding further to our carbon footprint.

The advantages of using biofuels include 24% lower carbon monoxide emissions. We know we only have a

small fleet, but we are doing our bit to meet the goal of the Paris Agreement to keep global warming under 2°C through to the end of the century.

We get all of our biofuel from our distributor, Rubis, and have a large tank onsite which our drivers use to fill up their vehicles. The fuel is known as RD100 and is a clear and odourless fuel refined from 100% renewable sources such as rapeseed, sunflower and soybean oils, as well as waste fats such as animal fats and used cooking oil. After Scandinavia and Baltic countries, the Channel Islands is only the 11th place in the world to offer it.

Finland's aim is to become carbon-neutral by 2035. Currently, approximately one fifth of all carbon dioxide emissions in Finland come from traffic, so using biofuel is an important area in achieving their goals.

Apart from having a positive impact on the environment, RD100 increases the performance of our fleet with really efficient combustion and more power. It is fully compatible with the existing fuel distribution infrastructure, it can be blended with conventional diesel and stored without deterioration.

RD100 is a premium product and therefore more expensive than conventional diesel. But Guernsey currently has a 10p per litre discount off the road duty on renewable diesel. Unfortunately, the cost is likely to go up as demand for it increases as islanders look for ways to be more sustainable. Maybe the States of Guernsey, as they look to their net zero commitment, will reduce fuel duty in future and make RD100 more affordable. Time will tell.

But how long will diesel engines run on biofuel be an option for us? As we move to an electric future, the UK government has declared that sales of petrol and diesel cars will end in 2030. Some car industry observers think this is ambitious. With the aftermath of the pandemic (remember that?) an energy crisis, industrial action and the war in Ukraine, I suspect this deadline will slip and production may continue, at least in the short-term.

Maybe affordable new technologies will offer us alternatives to using biofuel. But, in the meantime here at Norman Piette, we can enjoy our battered cod, chips and mushy peas safe in the knowledge that we are helping to build a better Guernsey and saving the planet!

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Putting YOU in control



As the locally headquartered stock exchange celebrates its 25th anniversary, Cees Vermaas, CEO of The International Stock Exchange (TISE), explores how the launch of a new private markets offering represents a significant landmark for the business & the private companies it serves.

It is now three years since I arrived in Guernsey to lead TISE and this October also marks the 25th anniversary of when the Exchange first opened for business.



Celebrating our 25th anniversary year

The founding of the Exchange in 1998 was a milestone in the evolution of the financial services industry in the Channel Islands. A culture of responsiveness and innovation during the last quarter of a century has helped build a business which, headquartered in Guernsey and employing nearly 40 staff operating across five international finance centres, is a leading public market for listing equity and debt. We are best known as a major European bond market.

Launching a private market

Utilising our experience, expertise and technology from successfully operating a public market, we have now launched a new private market offering, TISE Private Markets. This unique service provides private companies with the ability to operate their own market through a series of tailored electronic trading, settlement and registry management solutions. It enables unquoted companies and their shareholders to have the benefits of a more efficient mechanism for share trading without the cost, administrative burden and loss of control associated with being publicly listed.

The first client

I am delighted that our first client for this new service is Blue Diamond Limited, the leading garden centre group based in the UK and the Channel Islands. Having joined TISE Private Markets, Blue Diamond has full control of their dedicated market, from onboarding shareholders to scheduling auction events and managing registers. The company has access to a bespoke auction model which concentrates liquidity, a tailored auction algorithm to protect pre-emption rights, seamless electronic settlement of cash and shares, and online tools for the convenient management of share transfers and shareholder records.

A landmark time at TISE



Retail Garden Centres	-£170m Market cap	-£350m Revenue p.a
420+ Shareholders	4,000+ Employees	

“This service provides a fantastic solution for private companies, like Blue Diamond, whose shareholders want a better way to trade their shares but without the cost, regulatory burden, and loss of control that a public listing entails.”

“We believe that using the bespoke auction trading model and wider functionality of TISE Private Markets will support liquidity, enhance price discovery and make share trading more transparent for sellers and buyers, and therefore ensure that the share price better reflects the company’s underlying fundamentals.”

Richard Hemans, Group Finance Director and Company Secretary of Blue Diamond Limited

The future

The launch and onboarding of our first client for TISE Private Markets represents a significant landmark in the Exchange’s 25-year history and for the ecosystem of private structures it serves. It also provides us with the opportunity to develop additional services which are adjacent to the TISE Private Markets proposition, and which form an important part of our strategy to secure continued growth into the future.



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DISCLAIMER: This material is intended to provide general information regarding The International Stock Exchange (TISE) and is not intended to, nor does it, constitute investment or other professional advice or a recommendation to buy, sell, hold or solicit any investment, security or other financial instrument or product. Legal and regulatory information: tisegroup.com/legal-and-regulatory



GLOBAL UNITY INITIATIVE

WE ARE GUERNSEY'S COLLABORATION WITH CHANGE MAKERS COOLPLAY BEARS FRUIT

In early September 2023, business leaders from Guernsey's financial sector assembled in Cape Town to rekindle ties with South African businesses and with sport for development programme CoolPlay.

A team from WE ARE GUERNSEY, along with 20 delegates from the island, were back in Cape Town to promote Guernsey's financial services sector, and to raise further funds for CoolPlay after a successful inaugural visit in 2022.

LET THE CHILDREN PLAY

CoolPlay uses sport as the foundation through which to deliver valuable life-skills based on a specially crafted Social and Emotional Learning Curriculum, developed by child psychologist, Linda Bruce. Since its inauguration in 2013 the CoolPlay programme has become a trusted and valued partner of 19 low- and no-fee

schools within the Western Cape.

Each week of every school term, there are 254 CoolPlay sessions taking place across the five designated areas. These are split between after school sport-specific sessions (rugby/netball or soccer) and in-school sessions during life orientation classes.

CoolPlay CEO, Tori Gardner, explains: 'Consistent financial backing remains a significant concern for charities like CoolPlay. True transformation arises when partnerships are forged and nurtured. Last year we raised R400K in collaboration with WE ARE GUERNSEY, which enabled 267 children to play out their dreams on the sports fields of wider Cape Town. We are so grateful for their continued support and look forward to collaborating to make a meaningful impact in the years to come.'

Rupert Pleasant, the Chief Executive of WE ARE GUERNSEY, said that during the visit to Cape Town, his group had had the chance to engage with CoolPlay participants, all aged between seven and 18, from communities such as District 6, Khayelitsha, Kraaifontein, Kuilsriver, Stellenbosch, Ocean View, and Masiphumelele. They also met several CoolPlay Champions. These Champions, trained by CoolPlay, leverage the camaraderie of sports to hold meaningful dialogues and instil essential life competencies in the young learners.

Guests at WE ARE GUERNSEY's gala event on 6 September were challenged to support CoolPlay by purchasing sports balls to be used within the CoolPlay programme or fund a learner for a year.



ABOVE: GRANT JAMES RUPERT AT COOLPLAY. RIGHT: CRICKETING LEGEND IAN BOTHAM WHO ADDRESSED THE GALA ATTENDEES VIA VIDEO. BELOW: THE GALA DINNER. ©WE ARE GUERNSEY.



ABOUT COOLPLAY

Developing resilient, socially, and emotionally aware children using the power of play. CoolPlay is a sport for development programme that works in underprivileged communities. They provide a safe space after school for learners (aged six – 18) where they have access to positive adult role models (CoolPlay coaches), constructive peer relationships and a space to take on new challenges and develop valuable life skills through a specialised curriculum that intertwines social and emotional learning into sport. In 2022 the organisation is on track to positively engage with 1700 learners who are regarded as engaged when they attend 70% or more of the sessions available to them. Sessions are available twice a week for 40 weeks of the year.

CoolPlay has been a partner of the Laureus Sport for Good Foundation for over 10 years and is currently funded by Alan and Gill Gray Philanthropies South Africa.

‘Balls symbolise so much more than just sport in the CoolPlay context,’ said Rupert. ‘These items hold immense meaning – as vehicles for learning, opportunity, and hope. Bring out a ball and you bring people together and offer an opportunity for fun with friends and improving physical health, while learning strategy and life skills, and exploring emotions with mentors like the CoolPlay Champions.’

Tori explained that CoolPlay Champions build conversations with the children around life skills as well as ball skills: ‘Something as simple as a ball can be what helps a young man focus on the poles rather than gang status, or could be the introduction to a group of friends for a young girl struggling with confidence.’

In attendance at the gala dinner was Nokulunga ‘Noks’ Mvandaba, previously a champion of the CoolPlay programme. She was able

to complete her tertiary studies, thanks to funding secured through the CoolPlay network.

Mvandaba is now the head of Grade 4 English at a prominent Cape Town School and a member of the CoolPlay Advisory Board. Her story is one that encapsulates the journey of many CoolPlay learners whose horizons are broadened through the programme. She is still passionate about supporting young girls from within her home community of Khayelitsha which she does by providing toiletry hampers and mentoring other Champions within the programme.

Rupert added: ‘Our ties with South Africa have historical roots, and as advocates of global solidarity, the WE ARE GUERNSEY initiative is driven to give back, especially after witnessing the commendable efforts of CoolPlay first-hand and gaining insight into their operational blueprint and governance.’

BELOW: SIVIWE SHAKES SOYIZWAPI OF THE SA RUGBY TEAM SIGNING A SHIRT.



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SENIOR PROMOTIONS AT INVICTA WEALTH

Invicta Wealth Solutions has made a number of senior promotions to support continued growth.

Karl Loeser, who joined Invicta in 2014, has been appointed to the board of Invicta and its corporate subsidiaries, as well as joining the risk and compliance committee. He will assume oversight of several Invicta departments.

Kelly Roger has been promoted to head of client administration, where she will oversee all client activity including responsibility for a number of internal operations such as HR and facilities. Irina Canty-Forrest has been promoted from accounting and finance manager to finance director.

Invicta CEO Jim Elliott said: 'Invicta is approaching a pivotal point in our growth journey. I am delighted to announce these appointments. Congratulations to Karl, Kelly and Irina. We are very lucky to have a team who has worked with us for a significant time and will now take on additional responsibilities to support our growth.'

L-R: Karl Loeser, Irina Canty-Forrest and Kelly Roger



IWS APPOINTS CONTRACTS MANAGER



IWS, a member of Integrated Group, has appointed Kayleigh Bowyer-Smith to the role of contracts manager, strengthening its link to its clients and ongoing workplace support

services. She has joined with considerable experience in technical property management and in her new position she will continue to build rapport with diverse stakeholders while cultivating strong partnerships and driving continuous improvement across business operations.

Darren Etasse, managing director at Integrated Group said: 'We are very pleased to welcome Kayleigh on board. Her impressive background in contract management and her passion for driving operational excellence align perfectly with our goals. We are confident that her expertise will help us further strengthen our position in the technical commercial building support sector.'

SUNTERA GLOBAL APPOINTS OPERATIONS DIRECTOR



Global professional services provider Suntera Global has appointed Sharon McMillan as operations director in its Guernsey office as part of the firm's continued focus on its strategic growth

ambitions. In her new role, she will provide operational support to the local office while working closely with operational teams across the expanding global business.

'The experience Sharon has gained over more than three very successful decades of working in financial services, her highly regarded leadership skills, as well as her detailed knowledge and appreciation of the Guernsey market, make her a valuable addition to our senior management team and I am delighted to welcome her to the Suntera family,' said Mark Reynolds, chief operating officer at Suntera Global. 'Recruiting individuals of the calibre and experience of Sharon are essential both in ensuring we fulfil our local office objectives and to help us build a group-wide operational platform that can support our ambitious growth strategy in 2023 and beyond.'

NEW HEAD OF LEGAL AT JULIUS BAER



Julius Baer has appointed Sam Holland as head of legal Guernsey. He will oversee the bank's legal affairs, providing strategic guidance and expertise to support the local business,

and will be responsible for working closely with Julius Baer's operations in the UK and Switzerland.

Mr Holland qualified as a solicitor in England and Wales and worked in a variety of national and international law firms in the UK before moving back to Guernsey in 2018.

'Julius Baer is truly a premium brand, and I'm looking forward to working with the talented team here to assist in building upon the solid foundations already in place,' he said.

Alexandra McInnes, head of Julius Baer Guernsey, said: 'As the bank continues to evolve within the regulatory landscape, Sam's expertise will be instrumental in us maintaining the highest standards of legal and ethical conduct. His knowledge and experience in the legal field will be crucial in driving our next phase of strategic development.'

HIGH-FLYING APPOINTMENTS



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NEW EXECUTIVE DIRECTOR AT LTS TAX



Natalie Chamberlain has re-joined LTS Tax as executive director. In her new role, as a member of the board of directors, she is actively involved in the company's strategy, operations, business

development and marketing. Natalie, who has more than two decades of experience in the taxation industry, dealing with Guernsey and UK taxes, will also be responsible for mentoring, managing, and developing the tax team.

Executive director Fran Snoding said: 'Natalie was one of the first members of staff when LTS was formed in 2012 and was with us during our formative years; as such she has an ingrained knowledge of the business and is well-respected among colleagues and clients alike. Natalie will bring her wealth of experience, as she re-joins during a sustained period of growth and will assist with the development of the business going into our next chapter.'

BUSINESS DEVELOPMENT MANAGER AT TISE PRIVATE MARKETS



Alex Taylor has been appointed business development manager for The International Stock Exchange's new private market service, TISE Private Markets.

Based in London, Mr Taylor will be

responsible for developing brand recognition and generating a sales pipeline for TISE Private Markets. He joins TISE from London-based investment bank, Altimapa Capital, where he has been a commercial director for the last 18 months and was previously head of client relations.

'I am very excited to be joining TISE and leading the sales strategy for TISE Private Markets,' he said. 'Having worked closely with a number of listed and private businesses over the past few years, I can see a huge benefit of our innovative offering and I'm already aware of significant demand for this type of service, so I can't wait to showcase our proposition to the market.'

RAFT OF PROMOTIONS AT PWC

PwC Channel Islands has made a number of headline appointments, strengthening its senior leadership team. Elisha Backhouse, David Copestick, Amy Pickering and Omer Tariq have been promoted to director in the Guernsey office. Their appointments are among a total of 60 promotions announced mid-summer by PwC across the Channel Islands, with two new partners, another director, 13 new senior managers and a further 40 managers also reaching significant career milestones.

Partner and Guernsey office leader, Evelyn Brady, congratulated the four on their promotions. 'It's the people who are at the heart of our business and each of these are outstanding individuals who regularly demonstrate their invaluable contribution to the firm. They thoroughly deserve these milestone promotions. It is exceptional to see such large numbers of talented individuals progressing to various management levels and is a testament to their hard work, desire to improve, and commitment to PwC. The partnership team and I are hugely proud of them and congratulate them all on their significant achievements.'

L-R: David Copestick, Elisha Backhouse, Guernsey office leader Evelyn Brady, Amy Pickering and Omer Tariq.



PROMOTIONS AT PRAXIS



Tom Allison has been promoted to senior manager at Praxis. His is one of three senior promotions across the Channel Islands.

Mr Allison's primary focus is on a significant family office

relationship, providing financial information and managing the client's structure. He joined Praxis four years ago from a background in auditing and has developed a strong technical knowledge in the fiduciary sector.

Rob Fearis, Praxis Group CEO, congratulated all three for having their hard work and development recognised in the company's mid-year promotions.

'All three demonstrate first-class client service along with technical skill and dedication to their work,' he said. 'I am delighted to lead such a talented workforce.'

HIGH-FLYING APPOINTMENTS

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HOW WILL CLIMATE CHANGE IMPACT ON YOUR GARDEN?

BY MATTHEW HILL-SMITH, HEAD GARDENER AT GFF

There can be no doubt that climate change has impacted our gardens and how we maintain them. Over the next few years, we will experience longer growing seasons, warm springs and autumns, and extremes of weather such as flooding and shortages of water in long dry spells.

Lawns here in Guernsey that are normally dry and brown have been verdant and lush this August and have needed mowing. The winter mowing break is likely to be greatly reduced by the longer growing season, and I can envisage many needing to be cut in December.

Traditional approaches to garden maintenance will need to be reviewed. Homeowners who employ gardeners to work twice a month during the summer then stand them down over winter will need to think again. Hedges, lawns, beds, vegetable patches and weeds will keep growing and it will be a mammoth task for gardeners to catch up if left until spring.

However small or large your garden is, one positive move would be to retain your gardeners over winter so they can keep on top of the winter growth. You might not need them quite as often as the

summer, but keeping on top of it will ensure there isn't a huge jungle for them to hack through in the spring, and your pride and joy will look better earlier.

If you take a winter break, there is no guarantee that you would find a gardener anyway, as there has been a real labour shortage over the past few years. Many local firms have employed staff from Madeira but issues regarding Brexit, visas and housing have reduced the labour pool. And don't forget that they are more likely to be loyal to you and make themselves available if you have retained them over winter.

The Royal Horticultural Society reports that gardens are set to become increasingly important in the future as we cope with climate change. They suggest planting climbers on your house as they will help keep it cool during summer heatwaves and reduce heating costs in winter. If you grow a hedge in your front garden, it can capture particulate pollution, such as exhaust fumes from cars and lorries.

As the weather becomes more unpredictable, some insects that depend on particular flowers might suffer, so remember to plant a diverse variety of pollinator-

friendly plants with different flowering times.

Don't forget to compost your garden and kitchen waste as they can provide excellent nutrients for the garden. Why spend money on it when compost is so easy to make?

And talking of savings, get a large water butt as they help prevent flooding by reducing the load on drains during rainstorms, and help conserve water during droughts. Water rates are not so cheap these days, so let us advise you on the best way to capture rainwater and keep costs down. We can also design and build decking that will be the envy of your friends, as well as clear your gutters and power-clean your patio.

Climate change is with us – that's an inescapable fact. But with a change in mindset and the right team advising you, the impact on your garden, your lifestyle and your bank balance will be negligible.

If you want an expert but affordable team of professionals working in your garden, then pop into the GFF showroom at Ville au Roi for a chat, or call us on 01481 235936 or email enquiries@gff.gg



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Electricity is an integral part of our everyday lives: it powers our homes, the places we work, it keeps us warm, we cook our food with it, we can even drive on it these days! But as integrated as electricity has become in our lives, how much do we really know about what it takes to get electricity from source to socket?

Despite our relatively small island, we still require large-scale infrastructure to generate, import and transmit electricity throughout the island and into our homes and ensure we can meet consumer demand any time we reach for the switch.

It's people who help power our island, and we need lots of them to ensure the power station and wider electricity network are always operational.

Guernsey Electricity has a network of skilled engineers who are responsible for designing, building, and maintaining this critical infrastructure that powers our island life – keeping the lights on, our homes warm, and the Wi-Fi running.

The power station needs to be able to supply the whole island on a continual basis if ever required. In the electricity generation and distribution teams we have electrical engineers, mechanical engineers, new connection engineers and distribution technicians. Each helps maintain a critical aspect of modern island life. From managing power importation from the European power grid and generation at the power station, through to fault restoration and repair, maintenance, and asset replacement projects. This work is critical to ensuring the reliability and availability of electricity in Guernsey.

We are proud to offer exciting opportunities for talented individuals who want to make a real and meaningful impact in the community to help shape the future of energy. We are currently recruiting for the following roles:

SHIFT ENGINEER

Lead a team that helps manage a critical aspect of modern island life. This rare opening in our generation team means you'll be responsible for managing power importation from the European power grid and generation at the Power Station. You'll need a good understanding of mechanical and electrical systems and will need to apply this knowledge for the operation, supervision, safety and security of the Power Station.

CONTROL ROOM OPERATOR

At the centre of island life, you'll be responsible for controlling and maintaining the importation of electricity from the European grid and generation at the power station. There is no other job like this locally,

plus you'll be joining at an exciting point playing a critical role in the sustainable energy transition.

SHIFT OPERATOR

If you're qualified or experienced in mechanical or electrical work, supervise and operate Guernsey's electricity generation plant working as part of the core shift team within Guernsey's Power Station. In this exciting position you'll play a key role in helping keep the lights on, Wi-Fi running and homes warm.

DISTRIBUTION TECHNICIAN

To assist with electricity distribution engineering activities across various work streams including but not limited to fault restoration and repair, maintenance, and asset replacement projects. The post holder is also required to take on and manage their own work particularly in relation to Low and High Voltage faults, maintenance and project work.

NEW CONNECTIONS TECHNICIAN

Help maintain the integrity of our electricity network while working closely with other areas of Guernsey Electricity to maximise sales and support sustainable electricity load growth. Partner with internal and external customers, consultants and electricians to deliver quotes, design solutions and technical advice for electricity supply, modifications and low-voltage installations.

Find out more at www.electricity.gg/engineering

FOR HELPING US LOOK AFTER THE ISLAND'S ENERGY, WE OFFER A GENEROUS AND UNIQUE BENEFITS PACKAGE.

We encourage our employees to work in a flexible way that fits into their lifestyle. Our policies help you enjoy island life, progress your career, recognise your efforts, pay you fairly – and look after you. Guernsey Electricity is an Equal Opportunities employer. Our mission is to welcome everyone and create a fully inclusive workforce designed to support the journey to a more sustainable future.





LOCATE GUERNSEY REFLECTS ON ANOTHER SUPERB SUMMER IN GUERNSEY

With longer days and warmer weather, summer is a great time to experience Guernsey and settle into island life. It's a time when days can be spent down the beach with family, enjoying a long lunch in the sunshine with friends or taking in the island's captivating scenery on a cliff walk. Children can explore the outdoors, lunchtimes can be spent sea swimming and weekends used to explore the neighbouring islands. As we now head into the cooler months, we look back on another special summer in Guernsey.

In early July, Guernsey hosted the Island Games. It was truly a week to remember, as 2,000 athletes and officials travelled to Guernsey for the Games, and the island's

beautiful scenery provided the perfect backdrop for a week of sporting events. While Guernsey finished the Games topping the medal table, what really shone through was the island's warm and welcoming community. More than 1,200 residents volunteered to make sure every element of the Games ran smoothly. Crowds of spectators filled each sporting venue to cheer on competitors, and there were countless stories of acts of kindness across the island.

The Guernsey events diary was also as busy as ever! The South, West and North Shows welcomed hundreds of visitors to celebrate local culture. Seafront Sundays, where St Peter Port's seafront is

a flurry with stallholders selling local wares and foods, and more unique events such as the Torteval Scarecrow Festival, Rocquaine Regatta and the Viaër Marchi all returned for 2023.

It was a season that showcased the island's creativity. From April to August, Guernsey enjoyed the Puffin Parade, a community event that saw 60 unique puffins placed across the island. Each puffin was beautifully decorated, with local artists, school children and business groups all having a hand in their design. It was also a time for music, with several music events taking place. Cobo Balcony Gigs, Candie Garden Concerts and Castle Nights all returned for 2023 and gave islanders the



LEFT: A SEAFRONT SUNDAY
ABOVE: THE WEST SHOW
RIGHT: COBO BALCONY GIG
ALL IMAGES ©LOCATE GUERNSEY

GUERNSEY CERTAINLY PUNCHES ABOVE ITS WEIGHT WITH PLENTY OF COMMUNITY EVENTS TO GET INVOLVED WITH AND SUMMER IS ALWAYS A TIME TO CELEBRATE THE ISLAND'S NATURAL BEAUTY, RELAXED PACE OF LIFE AND BUSY CALENDAR.

opportunity to hear from local and visiting musicians in a beautiful local setting, while the Guernsey Together Festival and Vale Earth Fair offered the larger festival experience on a local scale. This year, Guernsey also held 'Twist and Shout', a series of events, including a local art exhibition and musical performances, that celebrated the 60th anniversary of when The Beatles famously visited Guernsey as well as their musical legacy.

Guernsey certainly punches above its weight with plenty of community events to get involved with and summer is always a time to celebrate the island's natural beauty, relaxed pace of life and busy calendar. If you

are considering a relocation to Guernsey and would like to find out more about island life, please get in touch with the Locate Guernsey team.

Locate Guernsey is a government agency that promotes Guernsey as a destination of choice for relocation. Please visit www.locateguernsey.com to find out more.



To start your journey, call the Locate Guernsey team

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E: enquiries@locateguernsey.com

W: locateguernsey.com



ABOVE: LES HAUTS COURTILS

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GUERNSEY'S OPEN MARKET REMAINS RESILIENT AMIDST ECONOMIC UNCERTAINTY

IN THE FACE OF CHALLENGING ECONOMIC CONDITIONS, GUERNSEY'S OPEN MARKET HAS SHOWN REMARKABLE RESILIENCE. ALEX STUART, OPEN MARKET NEGOTIATOR AT SWOFFERS, DISCUSSES THE ISLAND'S LATEST OPEN MARKET TRENDS AND HOW GUERNSEY HAS WEATHERED THE GLOBAL STORM.

Since the start of Covid-19 in early 2020, the market has been somewhat chaotic. What was initially feared to be a disastrous year for the housing market turned into a record-breaking surge in activity, with 2020 being the busiest year on record. This momentum carried forward into 2021, although during the latter part of 2022 and early 2023, the market returned to more typical levels of activity.

OPEN FOR BUSINESS

Compared to the last year of 'normal' activity in 2019, we've seen a 19% increase in total Open Market sales by value up to the end of August this year, with an average sale price of just over £2.2m. The mix of properties being sold has undergone a noticeable shift, with a significant rise in high-value property transactions. Sales of homes priced at £3m. and above have more than doubled since 2019. In contrast, sales at the lower end of the Open Market spectrum, below £1.5m., have slowed. That said, properties below £1.5m. still constitute the majority of sales. It's only a reduction in the number of properties coming to market at this price that has driven the fall in the number of sales.

DIVERSE DESIRES FOR NEW ARRIVALS

The property needs of our Open Market clients are varied, reflecting the island's well-balanced property stock. From low-maintenance apartments and townhouses ideal for lock-and-leave lifestyles, to charming rural homes and coastal properties offering scenic views, Guernsey's real estate landscape has something to offer everyone. While the island's attractive taxation system remains a significant draw, Guernsey's appeal extends beyond financial benefits. Many are enticed by the island's safety, relaxed lifestyle, and convenient access to the UK.

INTEREST RATES AND MARKET STABILITY

Guernsey has not been immune to the fast changes in the global economy, but our Local and Open Markets have maintained robust levels of activity. Recent reports suggest that interest rates are unlikely to experience further substantial increases, contributing to greater market stability. As both buyers and sellers adapt to this 'new normal', this newfound stability is anticipated to invigorate the property market once again.

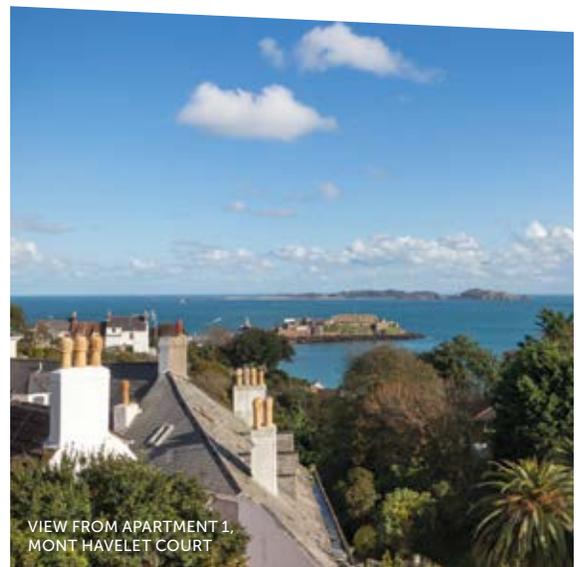


A SEASON OF OPPORTUNITY

Autumn is typically a busy period for Guernsey's Open Market. As the summer travel season winds down and normal routines resume, a surge of interest is expected from individuals seeking to relocate to Guernsey. Notably, this period coincides with applicants aiming to establish tax residency before the conclusion of the UK tax year on 5 April 2024. This heightened activity influences both the sales and rental markets. With the UK's next general election also on the horizon and the Labour Party gaining momentum, this potential shift in direction for the UK highlights Guernsey as an attractive alternative for many looking to relocate.

SWOFFERS' LEGACY

At Swoffers, we have an unmatched track record with a reputation for expertise and performance in both our Open and Local Markets and we continue to work hard to cement our position as the island's leading estate agency. Over the past 20 years, Swoffers has been responsible for 58% of all Open Market agency sales



VIEW FROM APARTMENT 1,
MONT HAVELET COURT



APARTMENT 1,
MONT HAVELET COURT

and, so far this year, we are pleased to report that our performance has improved further, having completed 66% of Open Market agency sales.

Guernsey's real estate sector continues to be an attractive option for those seeking a vibrant and enriching lifestyle.



To learn more, reach out to our experienced Open Market team at sales@swoffers.co.uk or visit our website www.swoffers.co.uk.

ALEX STUART
OPEN MARKET NEGOTIATOR

swoffers



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THE FAIRY RING ©GUERNSEY PRESS

GUERNSEY FOLKLORE

WITH HALLOWEEN TAKING PLACE DURING THE LIFECYCLE OF THIS MAGAZINE, WE TAKE A LOOK AT SOME OF THE MYTHS AND LEGENDS OF WITCHES AND FAIRIES ON THE ISLAND

If you find yourself driving around the western parishes, take a look up as you pass Guernsey houses. Many have an unusual strange piece of granite sticking out of them, known as 'witches seats'.

According to legend, on Friday nights at low tide, Guernsey witches would congregate on Grande Greve to dance back across the sands. Many residents built 'witches seats' onto their houses so that the witches could stop and rest as they returned from the coven... failure to have one could mean that the witch would slip down the chimney and take up permanent residence in your house, wreaking havoc for the homeowners.

However, the more pragmatic reader may prefer to read that the ledges were, in fact, originally built to prevent rain water seeping through the join between the chimney and the thatched roof. Although modern buildings no longer use thatch on the island, many of their chimneys still have a 'witches seat', just to be on the safe side...

There are plenty of legends about fairies in the island, and indeed there is a mysterious circle of rocks called The Fairy Ring (Table des Pions) at Pleinmont (the furthest

point south-west on Guernsey). Linked with fairies, witches and elves, it was actually used as a dugout picnic bench by island officials when inspecting roads and coastal defences up until 1837. Folklore suggest that if you walk around it three times and then make a wish, it will come true.

The fairy invasion of Guernsey is the reason why Guernsey people are short in height, according to legend...

One day, a beautiful Guernsey girl was tending the family's cows. In the meadow, she came across a stranger, asleep in the long grass. He was short but very handsome, and the girl immediately fell in love with him, and he with her.

He told her that he came from the land of the fairies. He asked her to marry him, and they sailed away to the fairy kingdom where they lived happily ever after.

Time passed, but the other fairies in the kingdom became jealous of how beautiful the Guernsey girl was, and they decided to travel to the island to find themselves wives. A local Guernseyman saw the horde of fairy warriors emerging from the coastal cave called Les Creux des Faires. They captured the man and told him they had come to claim the Guernsey

women. Releasing him, they told him to let the other Guernsey men know... but when they heard of the fairies' demands, they fought the fairies, but were pushed back to St Peter Port.

The islanders made a last, desperate stand, but the fairies won the battle. The blood of the dead covered the ground, leading to the road being known as La Rouge Rue (the Red Road) which it is still known by to this day... the tale doesn't end there, though, because the fairies settled down with the women. However, they were eventually obliged to return home, but by then, their blood had mingled with the islanders, and local people say that this is why Guernsey people have always been short in height.

Guernsey did not escape the witch-hunt which spread over the whole of Europe, and records of the Royal Court show that many local men and women were condemned to the stake for sorcery.

Thanks to the Priaulx Library for recommending books for research purposes. 'Guernsey Legends' by Freda Wolley; 'Guernsey Folklore' by Sir Edgar MacCulloch and Edith Frances Carey; and 'Folklore of Guernsey' by Marie de Garis.

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For more information please visit golf19.gg email info@golf19.gg or call **01481 727039**
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GEOCACHING

HAVE YOU JOINED THE TREASURE HUNT?

GEOCACHING IS A SECRET WEAPON WHEN YOU WANT TO GET YOUR KIDS OUT IN THE FRESH AIR. IF YOU'VE NOT HEARD OF IT, READ ON FOR ALL THE INFO YOU NEED TO GET YOUR KIDS NAGGING YOU TO GO FOR A WALK, SAYS ANTONIA RAINBOW.

WHAT IS GEOCACHING?

Geocaching is a real-life treasure hunt where you use GPS on your phone to find containers called 'geocaches' or 'caches' that have been hidden. There are more than 3,000,000 active geocaches worldwide, and there are hundreds of caches in Guernsey, as well as on Lihou, Herm, Sark and Alderney.

GETTING STARTED

The official website for geocaching is geocaching.com, with an easy-to-use app 'Geocaching@' with all of the GPS coordinates for the caches logged on the website and the app. The app is free to download and it only takes a few minutes to register your details and you're ready to start treasure hunting.

Once on the website/app you will see the map of Guernsey and green circles which indicate the location of the caches. Each cache has its own info page which gives you a description of the cache (what you are looking for e.g. small black box) and often a hint as to where it is hidden.

TYPES OF GEOCACHE

There are three types of cache sizes: Traditional, micro and nano. Traditional caches are waterproof boxes that contain a logbook and pen/pencil along with small tradeable objects (think party bag

stuff). Once you have found the cache, kids can swap what's in the box for any tradeables they have brought with them (the reason to keep party bag stuff!). For my girls it is the excitement of finding the box rather than what they find in the box, however, they will always find something to trade.

Micro and nano caches are really small caches that have no room for tradeables, so we stick to finding traditional caches.

HOW TO FIND A GEOCACHE

Once you have selected the cache you want to find on the app, press the green 'navigate' button and you will see how far you are from the cache and which direction to go to find it. It counts down in metres which adds to the excitement as my girls stare at the phone intently as we get nearer to caches shouting out the distance as it counts down.

YOU HAVE FOUND A CACHE, NOW WHAT?

Once you find a cache, swap tradeables if there are any, and make a note in the logbook of your Geocache name and the date. Don't forget to press the 'Log' button on the cache page of the app, here you can write if you found the cache or mark it as DNF (Did Not Find), this helps other users as it is shown in the 'Activity' section. Logging the cache will also

give it a yellow smiley face (instead of a green circle) on the map, so you can easily see the caches you have found. Don't forget to replace the box exactly where you found it.

EXPLORING GUERNSEY WHILE TREASURE HUNTING

We've had great fun finding new places in Guernsey while hunting for geocaches, some have required us to climb rocks, others search in the undergrowth and by far the most daunting was finding the 'Lands End' cache on the Peastacks in St Martins which was rated a two for difficulty. However, after seeing my kids near the edge of a sheer drop on the Peastacks, I thought 'never again!'

If you haven't tried it yet, I urge you to give it a go as it gives hours of enjoyment at no cost. I guarantee once you start, you'll be hooked!

Antonia Rainbow is mum to 10-year old twin girls and has a passion for writing and a real love of Guernsey. She founded Guernsey With Kids to help local families and visitors get the best out of the island. For more information about what to do with kids in Guernsey this autumn visit guernseywithkids.com





ANNA GAUVAIN

FINDING THEIR FEET

IT'S EARLY DAYS FOR GUERNSEY FC'S WOMEN'S TEAM BUT THE FUTURE IS LOOKING BRIGHT, AS HEAD COACH ANNA GAUVAIN TOLD AMANDA EULENKAMP.

Hot on the heels of the Women's World Cup, the women's game of football is garnering headlines (unfortunately, not always for the right reason). Guernsey is not immune, and after a decade of what Guernsey FC women's team head coach Anna Gauvain describes as 'a rocky road', it was time for women's football in the island to get on the scoreboard.

Anna has a winning pedigree in football, having been instrumental in setting up Ormer FC's women's team and being involved in the Guernsey Football Association's academy.

'We are looking to rebuild and looking forward to what we can achieve,' she said.

The expansion of Guernsey FC from an all-male club to having a women's team came about from a conversation with the men's

coach, Tony Vance. In the course of conversation, he suggested a GFC women's side.

Anna and her sister, Katie Watson, who is one of the team's assistant coaches, met with GFA CEO Gary Roberts. With the idea of resurrecting a women's team, the duo went away to think about it.

'We knew the answer would be yes, even though we both had our own commitments, including coaching at Sylvans,' said Anna (who coaches the U14 boys).

Both women are mothers, so the commitment of coaching football around raising a family is pretty huge but one they've both embraced. They're ably supported by assistant coach Scott Ferbrache, goal keeping coach Jordan Kelly, and massage therapist Mandy Le Messurier. With a strong team off the pitch, how is on the pitch looking?

'We currently have around 22 players in our training group. The minimum age is 16, so some players are still at school,' said Anna.

The team is set to compete in competitions in the UK, as well as play regular matches against Jersey and other local sides. Most of the current squad is made up of those players who took part in the Island Games, although Anna pointed out that some of the squad hadn't even been to one before.

'It's a great learning curve,' she said. Managing players' expectations is one of the hardest parts of coaching, according to Anna. 'It's tough if somebody isn't selected but they have to respect the decision behind that. Then, if somebody is injured or gets dropped, the opportunity to play is there again,' she said. 'Managing



different personalities can be difficult. But as a group, we just have to keep supporting each other.'

Further support comes in the shape of the GFC Board of Directors who have all been behind the project. Having Julia Hands on the Board is 'great', said Anna, as it gives a female perspective.

It's early days for the team and they are finding their feet as they play in cup competitions this season, with the aim of getting the team entered into the FA women's football pyramid.

Anna explained that the women's pyramid is slightly different to the men's, with the leagues being smaller. However, it will still involve away games, most probably on a Sunday (and no doubt will also involve plenty of flights on Aurigny!)

'We're hoping that we can inspire some of the younger girls to continue their football dream, because there's not really been anything up till now for the youngsters to look forward to,' said Anna. 'The fixtures we have had in place have generally been very sparse, so having a regular programme and getting girls to come and watch the women play, and just putting ourselves out there, is a great step forward.'

'It's great not just to be part of a brand-new team, but also to come under the existing established structure and the professional set-up that there is already with Guernsey FC. The girls were already aspiring towards that when we come down to watch the men's game. They can see everybody is playing their part in making the club successful, so it'll be a brilliant set-up to have for us.'

Should anyone wish to be involved, on or off the pitch, they can contact Anna Gauvain via the GFC website guernseyfc.com



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GUERNSEY RAIDERS: RUGBY CRUSADERS

AT MORE THAN A CENTURY OLD, GUERNSEY RUGBY CLUB IS KICKING HIGH AS IT BOOSTS THE PROFILE OF RUGBY FROM GRASSROOTS THROUGH TO SEMI-PROFESSIONAL SPORT.

Head down to Footes Lane on a Saturday and you'll find a centre of sporting excellence, whether it's football, athletics, hockey or rugby.

The calibre of the competition is pretty high when you consider that Guernsey is a small island, equivalent in population to a typical market town in the UK.

Guernsey Raiders, the rugby club's first XV team, play in the RFU National League 2 East, while its ladies' team competes in the Women's National Challenge 1 South East (South). The men's second XV, Guernsey Vikings, play in the Counties 2 Hampshire league. Raiders, a semi-professional team, play at the highest level of sport of any team on the island.

The club is a registered charity and is grateful to its many sponsors that enable it to take part in such a high level of sport. With a squad size of around 23 players plus others, it's not unusual to see 30 to 40 people be involved in a game.

The three teams fly on Aurigny regularly to play their fixtures, as do the visiting teams to Footes Lane. The standing capacity at the stadium is 720 which expands to 5,000 with standing room.

Match day is one when volunteers turn out to help, and the

atmosphere is great. When one of the home teams scores, the sound is magnificent!

The matches help to promote local sports games in the island to potential visitors, boosting sports tourism not just in terms of numbers of travellers flying in



ALL IMAGES ©GUERNSEY PRESS



IMAGE ©GUERNSEY PRESS

but also in bed nights as visiting fans will often extend their break beyond the game.

The club also live streams away games back to the clubhouse at Footes Lane, encouraging people to attend the bar to watch.

Coming up fast behind the men's and women's players is an outstanding academy of youngsters, with their collective eyes on playing in the English league, too. The pathway is important to the club as it wants to demonstrate that rugby is a sport for all. It visits schools and had a stand at the West Show earlier this year.

Looking ahead to next year, the old Guernsey/Jersey rivalry will be on show at the annual inter-insular Siam Cup, with Raiders taking on the Jersey Reds. The cup is the second oldest rugby honour contested after the Calcutta Cup, and on 4 May 2024 will see four teams, including the men's 1st XV, men's 2nd XV, ladies' 1st XV, and a vets team, play.

Meanwhile, there is an entire season to play, but Guernsey Rugby has set the bar high.

RUGBY IN NUMBERS

FOOTES LANE

Footes Lane stand capacity:
720

Footes Lane total capacity:
5,000 with standing room

GUERNSEY RAIDERS

League: RFU National 2 East

Squad size: 32

Nationalities in the squad:
Australian, Welsh, Irish, Kiwi
(New Zealand), South African,
Zimbabwean

Number of games: 26

LADIES

League: Women's NC 1
South East (East)

Squad size: 36

Number of under 18s signed
off in the past year: Six (with
four more in the pipe line
once they turn 17)

Number of games: 18 (increase
of eight games from last year)

VIKINGS

Leagues: Hampshire Counties 2

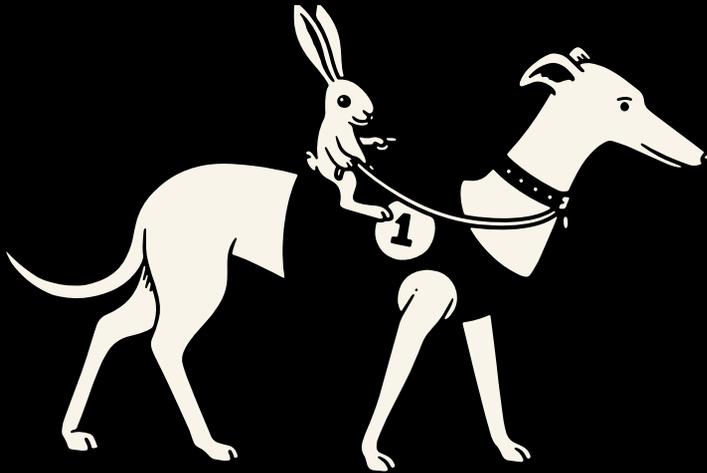
Squad size: 40

Number of games: 20

*For further information about
Guernsey Rugby, whether as
a potential player, supporter
or volunteer, please scan the
QR code.*



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ASPIDA PROMOTES SUSTAINABLE COMMUTING

Aspida has launched its eBike incentive scheme, aimed at promoting sustainable commuting and reducing the company's carbon footprint. The initiative aims to encourage employees to embrace eco-friendly transportation options by providing an interest-free loan repayment for the purchase of an eBike.

The reasons behind the decision and the benefits it brings to both Aspida and the environment are:

- Environmental impact
- Health and wellbeing
- Cost savings
- Reduced traffic congestion
- Corporate social responsibility

The eBike incentive scheme demonstrates Aspida's commitment to sustainability and environmental stewardship.

Kevin Gilligan, head of Aspida Advisory Services said: 'By initially providing an eBike for employees to utilise for meetings, lunch breaks and encouraging staff to try it over their weekends, we quickly realised that we required a second eBike to cater to demand. As they proved so popular and following staff feedback, we decided to make the purchase of an eBike more manageable to our colleagues so they can own their own by offering this interest free loan incentive scheme. Some have already chosen and collected their eBikes and have begun their alternative commuting method (including myself), making a difference to the town traffic congestion and the environment.'

BUTTERFIELD SCHOLARSHIP

Mae Ingrouille, a former student of The Ladies' College, Guernsey, is the recipient of the Butterfield Undergraduate Scholarship for Employees' Children (Europe), one of three regional scholarships available to Butterfield employees who are parents or guardians of a student pursuing post-secondary education. Her scholarship funds will go towards her studies in medicine at the University of Manchester, where she is in her second year of training. Mae will receive US\$25,000 for this academic year.

Richard Saunders, Butterfield's managing director, Channel Islands & UK, congratulated Mae, who was a previous participant in the bank's Summer Internship Programme.

'Education is an important factor for economic growth, which is why Butterfield has invested almost US\$2.5m. in scholarships since 2018. We hope to empower the next generation to pursue their academic ambitions and pave the way for their bright careers.'

The scholarship programme offers financial assistance to a number of promising students each year based on academic excellence, community involvement and sporting attainments, financial need and a candidate's demonstrated ability to lead.

For more information on scholarships, internships and other educational and career opportunities, please visit www.butterfieldgroup.com.



SKIPTON SUPPORTS GUERNSEY COMMUNITY SAVINGS

Skipton International's Community Fund is to donate £5,000 a year for the next three years to help Guernsey Community Savings continue to provide life-changing support to people who have been financially excluded.

Since it was set up in September 2020, GCS has helped more than 120 islanders who had previously been financially excluded from society because they didn't have a bank account. The charity ensures that each of its clients has an easy-to-use online account, a debit card, and a means of building up savings.

Director of operations and company secretary at Skipton, Josie Paint, said that the charity's work aligned with the bank's ethos of giving back to the community.

Peter Neville, founder and chair of Guernsey Community Savings, thanked Skipton and said: 'Our vision at GCS is that no-one in the Bailiwick of Guernsey will be financially excluded from being part of and contributing to their community. We help people who have no access to banking, either because the bank has closed their account, or because they have a poor credit history, or because they simply don't have the documentation required to open a regular bank account.'

For more information about Guernsey Community Savings, call 01481 700360 or e-mail information@gcs.gg

JULIUS BAER MAKES WAVES WITH BEACH CLEAN-UP

A dedicated team of 11 volunteers spent time ridding Vazon, Richmond and Cobo beaches of rubbish. Armed with gloves and bags, they filled 18 buckets of debris over a four hour period.

The beach clean-up campaign by the private bank is part of its ongoing commitment to sustainability and volunteering, with Julius Baer giving employees three days a year to volunteer their time on the island as they wish.

Darren Le Tissier, business management director at Julius Baer, organised the effort and said: 'The actual beaches were quite clean, but it's very sad how much rubbish there was in the surrounding areas on the footpaths and car parks. We started doing regular beach clean-ups last year as part of our volunteering and CSR strategy. We try to do a few a year to maintain Guernsey's beautiful coast so that everyone can enjoy the beaches without worrying about rubbish that has been left behind or washed up, we should all be cleaning up after ourselves and doing our bit.'



CAREY OLSEN SPONSORS JUNIOR GOLFER

Carey Olsen's sponsorship of 16-year-old Guernsey golfer Jayden Tucknott will help him with travel and accommodation expenses as he takes part in a series of junior events and pro-events in the UK.

So far this year, Jayden has won Opens in Effingham, Liphook, Hayling, Paultons and Hockley. He also topped the leaderboard of Guernsey's Junior Island Championships, was the joint winner by the largest margin at the Channel Islands Junior Championships and was one of the two youngest finalists at the Guernsey Men's Island Championship.

'I have loved golf since I started playing six years ago and having now competed with good success against other under 18s I have realised that I have the potential to take golfing to the next level,' he said. 'I hope to play in four professional events while on tour so that I can build on my technique and experience, and one day compete alongside some of the best. Thank you to Carey Olsen for helping me to work towards my dream.'

VICTOR HUGO CENTRE LAUNCHES WEBSITE

A new website for the proposed Victor Hugo Centre has been launched. It will provide a digital platform for the vision and plans for the Centre, helping the project to gain local and international exposure.

The centre will be a place for visitors to learn about Hugo's legacy of poetry, literature and visionary humanitarian principles. The website, which will highlight the three integrated parts of the Centre – a museum/interpretation centre, a learning hub for school children and students, and a performance and event space – will also connect people and organisations who would like to get involved and support the project.

Larry Malcic, Chair of the Victor Hugo Centre board, said: 'We hope the website will inspire the local and international community to learn about and share our vision for the Centre, and to appreciate the educational, cultural, social and tourism benefits the Centre will bring. We want to tell the story of the bond between Hugo and our island, sharing it with people from around the world. A digital presence is an essential step towards that goal.'

'This is very much a community-based project and we want the website to help more people learn about our aims and how to become involved.'

'The website will keep everyone up to date on the progress of the project and will evolve as we move through the fundraising and planning phases of the initiative.'

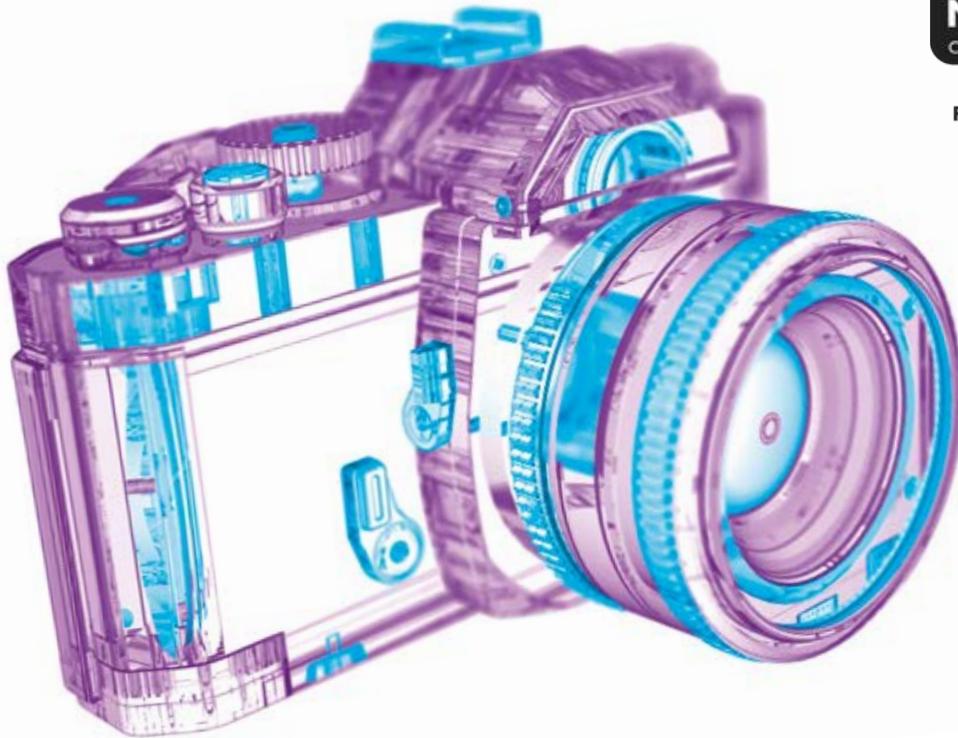
'It's an exciting next stage for the Centre.'

The website was designed and built by TPA, with copywriting assistance by Black Vanilla.

<https://vhc.gg/>



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£2.75 EACH

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- 500ml Still Spring Water £2.20
- Sparkling Spring Water £2.20
- 200ml Robinsons Fruit Shoot £2.20

£1.50 EACH

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- Pain aux Chocolate or Pain aux Raisin £2.75



£2.75 EACH

SWEETS

- Dairy Milk Duo, Maltesers Big Bag, or 4-Finger Kit Kat



£2.20 EACH

SNACKS

- Pringles Original or Sour Cream & Chive
- Mini Cheddars
- Sea Salted Pretzels
- Snack Shortcake



£2.20 EACH

BAR DRINKS

- Jack Rabbit £5.45 18.75cl Sauvignon Blanc, Zinfandel or Merlot
- Lunetta Prosecco £7.00 200ml
- Strongbow Cider, Madri Lager or Guinness £5.45 440ml



2 FOR £9

2 FOR £9

2 FOR £13



2 FOR £10

- Spirits 50ml £5.95 Bacardi, Courvoisier, Gordon's, Jack Daniel's, Smirnoff Red, Bombay Sapphire, Famous Grouse, Blue Bottle Gin & Pink Gin

2 SPIRITS AND 2 MIXERS £13



COMBO DEALS

DEAL 1

Hot drink AND Muffin

£5.00

DEAL 2

Cheddars, Pretzels OR Pringles AND Beer, Cider, OR Wine

£7.55

DEAL 3

Cheddars, Pretzels OR Pringles AND a soft drink

£3.60

DEAL 4

Hot drink and Kit Kat OR Maltesers OR Dairy Milk OR Snack Shortcake

£4.85

DEAL 5

Soft drink OR Water AND Kit Kat OR Maltesers OR Dairy Milk OR Snack Shortcake

£3.50

DEAL 6

Beer OR Cider AND Wine

£9

DEAL 7

Hot drink and Pain aux Chocolate or Pain aux Raisin

£5

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£13.99 each or 2 FOR £21.49
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£21.49

INFLATABLE EMBRAER 195 JET

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▶ Benson & Hedges	£48	£78
▶ Lambert & Butler Silver	£49	£64
▶ Mayfair	£45	–
▶ Golden Virginia Tobacco	5 x 50g	£52
▶ Amber Leaf	8 x 30g	£46

SPICED INDICA RUM 70cl

£35
A complex local, golden blend of five rums, aged between 8-10 years

WHEADON'S GIN 70cl

£35
A premium artisan gin distilled in very small batches handcrafted in Guernsey



70cl
£35

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