

En Voyage

Aurigny's leisure and business magazine

ISSUE 32



HAPPY HOLIDAYS!

COMMUNITY
SPIRIT

BUSINESS
NEWS

SPORTS
SECTION

PLUS
LOTS MORE

Keeping your business in good standing



NEWGATE
COMPLIANCE

An Ocorian company

We help manage your regulatory and compliance obligations, providing you with certainty and peace of mind.

We assist with a broad range of compliance services from the provision of Money Laundering Reporting Officers (MLROs), the implementation of compliance frameworks, governance structures and regulatory and compliance training for employees. All of which is backed by our innovative cloud-based compliance solution, The Gateway, enabling firms to simplify the implementation of compliance procedures.

Our services offering

- Anti money laundering (AML)
- Compliance monitoring
- Regulatory reporting
- Regulatory health checks
- Data protection & GDPR services
- Financial crime
- Board evaluation services
- Compliance consulting
- Holding prescribed positions
- Internal Audits
- Customer Due Diligence Reviews
- Compliance & regulatory training

Why Newgate Compliance (Channel Islands) Limited?

• Expertise from ex-regulators

Our teams are built by experienced compliance professionals – many of whom are ex-regulators, meaning we will ask the right questions and help develop the right solutions for your business.

• Innovative compliance technology

The Gateway is our unique online compliance solution, delivering a range of compliance solutions to improve controls and governance, reduce compliance risk, and share compliance knowledge.

• A personal service

We aim to build long-term relationships and focus on developing trusted partnerships as we consult.

Meet the compliance team



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Newgate Compliance (Channel Islands) Limited was formally known as Platinum Compliance and integrated with Newgate Compliance in July 2023.

"THE FIRST STEP TOWARDS GETTING
SOMEWHERE IS TO DECIDE YOU'RE NOT
GOING TO STAY WHERE YOU ARE."

J.P. Morgan

DISCOVER #THATISLANDFEELING
VISITGUERNSEY.COM



Seek Independence.

An owner-managed financial
services group committed
to client service excellence.

nsm.group

Private Client ▲ Corporate ▲ Funds

CATHERINE BEST

35
YEARS
IN BUSINESS

Explore our Christmas Collection



Making Christmas sparkle since 1987

Whether you're looking for a gift to show someone how much you love and appreciate them, or just want to treat yourself, we have the perfect jewellery piece for you. We are excited to bring you Catherine Best's exquisite range of jewellery for Christmas.

LONDON | JERSEY | GUERNSEY



catherinebest.com



#Aurigny

SEND US YOUR SHOTS!

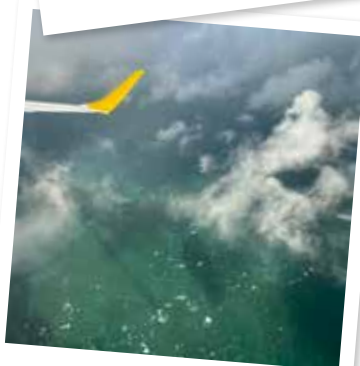
We want to see your photos, perhaps a colourful sunset at 12,000 feet, a runway panoramic or an onboard abstract. Upload your best photo to any social media platform and tag using #Aurigny. It could be featured in the next issue of En Voyage. Please remember to make sure your device is switched to the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



@kerryaviation
taking off from @kerryairport this evening



@phil_076
Guernsey airport



@joannehenton
#dayafterthestorm



@maaikepilot
Hot chocolate and a lovely sunrise



@livinitlarge_aviation
ATR 72-600 @ Manchester Airport

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COVER PHOTO

Fireworks over Edinburgh Castle
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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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Every time you buy
a Lottery ticket, you open
the door of opportunity
for vital causes.



Every Channel Islands (CI) Lottery ticket sold supports charitable initiatives across the Channel Islands. Each year, our instant games contribute over £2 million to empower a variety of not-for-profit causes to make a positive and meaningful difference for Islanders in Guernsey and Jersey.

Find out more about the stories of our Lottery beneficiaries at cilottery.org/supporting-good-causes.

GUARANTEED TOP PRIZE

£300,000*

*rises with ticket sales



MORE THAN JUST A TICKET





IT'S ALL ABOUT YOU

GREETING FROM AURIGNY CEO NICO BEZUIDENHOUT

As you settle into your seat aboard this Aurigny flight, I am thrilled to share some exciting news with you – Aurigny is introducing even more new destinations and direct routes in 2024, making your journeys more accessible and adventurous than ever before.

Bonjour, Paris! First and foremost, we are delighted to announce the launch of our very first regular direct route to the enchanting city of Paris. Commencing from April 2024, you will be able to embark on your Parisian adventures on Fridays and Mondays, year-round. Whether it's the allure of the Eiffel Tower, the Louvre's artistry, or the culinary wonders of French cuisine, Paris is now just a flight away.

Connecting you to the UK, Aurigny is not just about reaching new heights but connecting you to the heart of the UK. In the upcoming year, we're unveiling five additional UK destinations:

- **London City:** With a remarkable 13 flights per week, you'll have the heart of London at your fingertips.
- **London Stansted:** Starting at the end of March, this route is perfect for those looking to explore the vibrant culture of London and the surrounding areas.
- **Liverpool:** Also beginning at the end of March, this route with three weekly flights is ideal for those seeking connections to the North of England and beyond.
- **Newquay:** Operating during school summer holidays only, this route provides a unique opportunity for a sun-soaked escape.
- **Edinburgh:** With one flight per week starting at the end of May, this connection will bring the stunning landscapes and rich history of Scotland closer to travellers from Guernsey.

That's not all – we are thrilled to add new European destinations to our summer 2024 schedule. From the sun-soaked beaches of Palma Mallorca to the historic charm of Porto, our European routes will be departing every Saturday from 6 April 2024 to 2 November 2024. The new routes include Biarritz in France and La Coruna in Spain, offering even more travel possibilities for your summer adventures.

I am thrilled to embark on this journey of growth and exploration. These new routes reflect our commitment to providing our passengers with the best possible travel experience. We believe that travel should be an adventure, and these new destinations will take our passengers on exciting journeys, whether for business or leisure.

2024 promises to be a remarkable year for travellers. Whether you're planning a romantic getaway to Paris, a cultural adventure in London, or exploring the beautiful landscapes of Devon and Cornwall, Aurigny is here to make your travel dreams a reality.

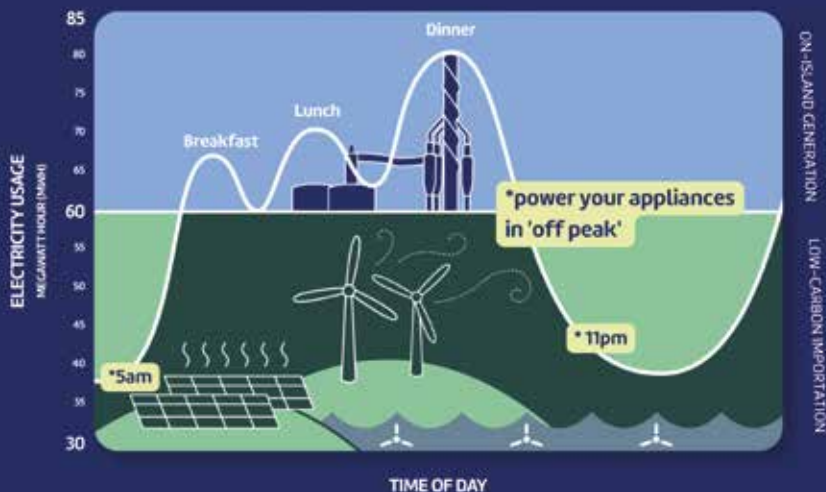
Welcome aboard, and let the adventure begin!

Bon Voyage!

Nico



POWER LIFE IN 'OFF PEAK' TO REDUCE ELECTRICITY BILLS AND LOCAL CARBON EMISSIONS



HOW TO SAVE MORE

ADVERTORIAL

Christmas is expensive, and even after the festive season is done and dusted for another year, the expenses often still pile up. And as every bill payer will know, one expense that creeps up in the background during these colder, darker months is your electricity bill.

With the winter chill making itself at home right now, most people will be spending more time indoors trying to keep cosy – watching TV, cooking, enjoying long hot showers, and sometimes resorting to costly plug-in heaters on really cold days.

It's easy to forget all these indoor moments come with a price tag. But it doesn't only impact your bills.

It also means fossil-fuel generators at the Vale power station are needed to meet the island's increased electricity demand.

FOSSIL-FUEL GENERATION

Guernsey's electricity supply is composed of a mix of sources.

- Lower-carbon energy imported from the European grid by a subsea cable
- On-island solar PV energy
- On-island generation using fossil-fuels such as heavy fuel oil and diesel

Electricity usage follows human behaviour, and when we as a group of thousands use more electricity, more needs to be generated. This peaks at certain times of the day – usually around 8am, 2pm and 6pm – with

the evening peak usually highest. Often this is when two fossil-fuel generators are needed to provide enough electricity for islanders' demands.

Last year, the 6pm peak during December, January and February alone produced an additional 2,925 tonnes of carbon emissions.*

Using electricity at peak winter times creates more localised greenhouse gas emissions, plus increased wear and tear on equipment, simply by the time chosen to use it. Think of it like rush hour on the roads.

Individuals all make a difference, both to our lives today and our future generations. For example, a recent study revealed that using a washing machine during the peak times in Guernsey could produce around 21kgs of carbon dioxide a year, and a dishwasher around 20kgs a year.

When spread across tens of thousands of people, these emissions can become concerning.

TIMING IS EVERYTHING

There is a solution that could help reduce both your cost and carbon spend. That is simply to use your electrical appliances at a different time of day.

WHY 11PM TO 5AM MATTERS

During peak hours, fossil-fuel generators are fired up to meet the high demand for electricity, especially between December and March.

But between 11pm and 5am, we can rely 100% on our imported lower-carbon energy.



...THAN JUST MONEY

CUT YOUR COSTS

- **Time appliances:** Consider running washing machines, dishwashers, tumble-dryers, EV chargers and anything with a timer between 11pm and 5am.
- **Be Water-Wise:** Heat your hot water overnight simply by changing the timer on your thermostat to heat between 11pm and 5am.
- **Switch to LED lighting:** This could save you around £15 per year per bulb. When the average home has around 67 lights, the savings really do add up.
- **Seal the gaps:** Heat loss means money, so even sealing a few gaps in the house to prevent a draught will cut your cost and carbon emissions.
- **Use an energy monitor:** this desktop appliance talks to your electricity meter and tells you where and how you use electricity, in real time.
- **Go eco-mode:** this appliance setting uses lower wash and rinse temperatures for around two to four hours, meaning less energy is needed for heating, and reduces water consumption too.

By consciously making simple habit changes such as moving some of your electricity usage to between 11pm and 5am, you can help reduce our planet's reliance on fossil-fuels.

Plus, overnight usage is over 50% cheaper if you're on the Super Economy 12 electricity tariff.

That exact same washing machine and dishwasher could instead produce just over 2kgs of CO₂ a year and cost more than 50% less to run when used overnight in Guernsey.

When the cost of living and climate crisis are high on everybody's agenda, there's no better time than now to start using electricity between 11pm and 5am in Guernsey.

Cut your cost and carbon spend by making a few simple habit changes this New Year.

Discover more at electricity.gg/offpeak

By tweaking our daily routines and being mindful of when we use electricity, we can not only save on our bills, but also make a significant, positive impact on our environment.

*This is a reasonable estimation of the CO₂ generated at the Vale power station based on the agreed average CO₂ per kWh of diesel generation.



**Guernsey
Electricity**



ALDERNEY: THE MOST CHARMING CHANNEL ISLAND

You may not have heard of the Channel Island of Alderney. It is not the biggest Channel Island, or the smallest, or the one without any cars or with famous cows. But it is the one you will lose your heart to, says Visit Alderney.

As the closest of the Channel Islands to the south coast of Great Britain, Aurigny offers direct flights from Southampton in just 40 minutes. Flights from other airports require a short stop in Guernsey, but island hopping is all part of the experience of reaching this hidden gem. Whichever route you travel, the small 19-seater plane guarantees you a window seat and magical view as you approach the tiny island.

At just three-square miles, this island paradise, which lies eight miles from France, is refreshingly uncommercialised. Yet packed within it are all the modern luxuries, coupled with beautiful beaches and sumptuous accommodation, offering a unique holiday experience, especially in the quieter months.

The island's breathtaking scenery provides a complete escape from the modern world and the space to reflect and feel blissfully rejuvenated. There are no crowds, no queues, and little traffic – just fresh air, incredible wildlife, an abundance of flora and fauna, and around 40 miles of footpaths to explore. Retreat for a drink in a warm friendly pub, dine in one

of the many eateries that pride themselves on using fresh local produce or spend an evening watching a film in the island's super cosy cinema.

Watch the fiery skies of sunset and experience truly amazing dark night skies. On a clear night, the sky is full of stars, which fall down to the sea. With a milder than average climate it's easy to grab a blanket and enjoy a few hours of stargazing and count the shooting stars or see the Milky Way for the first time.

WHERE TO STAY, WHAT TO DO

Alderney might be a small island, but it provides a holiday experience for everyone. Perfect for a couple or family escape for a few days, or a celebration or corporate event, there is so much to do and great spaces to use. The solo traveller will also appreciate the safety and friendliness of the island.

When looking for places to stay, whether you need a weekend escape for two or space for the whole family to spread out, you'll be spoilt for choice in Alderney. Hotels range from family-friendly to boutique luxury, alongside a whole host of welcoming guesthouses for that more familiar stay. If you prefer to go self-catering, options range from a unique stay at a Victorian fort, to luxurious holiday homes, or even glamping at Saye beach with a sunset view.

The historic town of St Anne is a fascinating place, with the majestic St Anne's Church, the 'Cathedral

of the Channel Island' resting at its heart. The cobbled shopping street full of local shops and boutiques offers a unique retail experience with not a chain store in sight! It's like stepping back in time. Many shops still enjoy a 'lunch hour', and be warned they still have a traditional half-day closing on a Wednesday! You will find yourself smiling as you walk up the street as everyone says hello and greets you like an islander.

If you're a history buff, then there's no better place. The tiny island is packed with places to delve into the past. Find the ancient dolmen that marks the island's neolithic past or follow the footsteps of the Romans at a fort overlooking the sea. Spot the Napoleonic signalling tower, explore a 12th century watermill or learn about the history of the German occupation at the Odeon, an imposing WWII German naval range-finding tower. Forts and bunkers litter the island. All these sites are unmanned, free to enter and open throughout the year. The award-winning museum, although officially closed between the end of October and beginning of April, will – in true Alderney spirit – open for up for you if you get in touch!

WILD ALDERNEY

The winter wildness of this island provides so much drama and is perfect to explore on foot. You can walk along the island's beautiful beaches without meeting another soul, listening to the waves crashing on the shore and feeling the wind in



CLOCKWISE FROM TOP LEFT: BLONDE HEDGEHOG;
GANNET WATCHING AT LES ETACS ROCKS; SEA SWIMMING;
THE ALDERNEY CINEMA; WINTER WALKING. ALL IMAGES ©VISITALDERNEY

your hair. It is also the perfect time of year to spot grey seals bobbing in the sheltered waters of the bays. An Alderney wintery beach walk is truly one of nature's best gifts! Or if you are feeling brave, you could join the local year-round wild sea swimming enthusiasts and jump in, before huddling on the beach with a hot cup of tea to watch the waves wash onto the shore.

The island's diverse landscape is one of its greatest assets and the wildlife and habitats that flourish make it a truly fascinating place to visit. Alderney is blessed with an incredible array of wildlife. Enjoy the arrival of autumn and spring migrating birds, a year-round display of wildflowers or come face to face with a blonde hedgehog. Discover the awe-inspiring gannets of Les Etacs or get an unforgettable glimpse of the puffins bobbing in the waters around their islet home of Burhou. The island has several nature reserves and an internationally important marine wetland, all of which help to preserve and sustain the species that inhabit them. There are also hundreds of species of birds that call Alderney home, including oyster catchers, peregrine falcons, kestrel and even the shy Dartford warbler, which makes the island a popular destination for birdwatchers.

FITNESS, FUN AND FOOD

Although Alderney ticks all the boxes for a wind-down trip, there's still plenty to keep fitness and sports enthusiasts happy too. The island naturally lends itself to

kayaking, hiking and cycling, along with many other sports. There is a spectacularly scenic 9-hole golf course, clay pigeon shooting, a bowling green – you can even enjoy a game of padel tennis on the newly installed court.

As well as the topline event, the Alderney Literary Festival (22-24 March 2024), there's lots going on in the quieter season – from music recitals and concerts to guided walks and talks, jumble sales and rockpooling sessions to join in. The island's pubs also remain a lively part of the Alderney winter community, with karaoke, live music, and quiz nights – everyone is welcome! visitalderney.com/see-do/daily-whats-on

Alderney is bursting with flavour from abundant local produce, from rich creamy milk and dairy produce to seafood straight from the island's clear waters. From cafés to chic restaurants, farm shops and hedge veg stalls, Alderney is packed with mouth-watering places to eat. There are an incredible number of restaurants, so whether you are looking for local seafood, tapas, Thai or French cuisine, Alderney has it all.

Book your Alderney winter or spring escape now!

Find out more at visitalderney.com

10% OFF – EXCLUSIVE OFFER FOR GUERNSEY RESIDENTS

Reignite your love of Alderney this winter and enjoy 10% off!

A collection of Alderney businesses have come together to offer 10% off across accommodation, restaurants, cafés, bars, retail, sport, bike hire and more. Simply book a stay with one of the listed accommodation providers quoting promocode GYAY10% and you will receive a 10% voucher to use across select Alderney businesses. So don't wait and book your Alderney staycation now! Go to visitalderney.com/inspire/enjoy-10-off





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?



AURIGNY GUERNSEY'S AIRLINE

**NEW
ROUTES
ADDED**

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

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

FROM ALDERNEY

- 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



Refusing to follow instructions from the crew



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



Engaging in or displaying any indecent or lewd behaviour



Smoking anywhere on board, including in the lavatories



Tampering with the smoke detectors



Using a portable electronic device when not permitted to do so



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



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

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GUERNSEY

Beach Guide

Guernsey has a beach and a bay for everyone. Here we discover Saint's Bay.



SAINT'S BAY

Tucked into the cliffside slightly east of lcart is picturesque Saints Bay. Home to the South Coast's only working harbour, this is one of the most interesting and classically beautiful of the island's beaches.

Swimming in the bay's clear blue waters is a joy. A cold joy, but a joy. In addition, there are plenty more activities on offer for the discerning beach-goer, from kayaking around the neighbouring coves, to snorkelling a little further out in the bay, to throwing yourself from one of the many large rocks offshore into the deep water below.

There's something magical about the Saints Bay valley, and over the years it has given rise to numerous ghost stories. One tale holds that at night the narrow access road is patrolled by an enormous beast resembling a ghostly, oversized billy goat. The creature once reportedly prevented a group of seaweed-foragers from taking their harvest back up the lane by slamming its forelegs on the back of their cart.

These days that road is closed to vehicles, making access a little tricky; you can park further up the hill, or head to the harbour on the opposite side of the bay, though in summer the spaces

here are in high demand. This does, however, help keep Saints noticeably quieter than some of its other, more celebrated South Coast neighbours, and it benefits from the laid-back atmosphere that results.

Pastries and ice lollies are available from the kiosk, while out in the bay old Guernsey characters go peacefully about their business,

collecting ormers and tending their nets. Whether Saints really is haunted is up for debate, but it's certainly haunting.

Optimum Tide: High

Best Feature:

This is a glorious place to swim

Taken from Guernsey Beach Guide



IMAGES ©SHUTTERSTOCK



SOUTH COAST

WHAT'S THERE ?



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GOSH, THAT'S GOOD!

AMANDA EULENKAMP DELVES INTO FOOD, GUERNSEY-STYLE,
WITH THE HELP OF THE NATIONAL TRUST OF GUERNSEY'S SARA LAMPITT.

Surrounded by the sea, it's no surprise that fish is found on many menus in Guernsey's restaurants and on fish counters in local shops.

Fresh, flavoursome, and with a small environmental impact when

caught locally, it can be cooked as simply or sophisticatedly as required.

Try a crab sandwich served with a glass of local cider, eaten in the sunshine... or fish and chips on the beach... or a luscious lobster linguine. All equally delicious.

But when winter comes, you may crave something heartier.

As Sara says: 'Most Guernsey recipes are connected with the land or the sea. But you can't even begin to discuss the island's food without starting with bean jar.'





ABOVE: PREPARING AND FRYING ORMERS, BELOW: GUERNSEY GACHE
©SHUTTERSTOCK. OPPOSITE PAGE: GUERNSEY BEAN JAR.

Bean-jar is a dish stretching back centuries. Served piping hot, it's lovely to eat with some crusty bread – and of course, some Guernsey butter. Or try a Guernsey biscuit, a flat, yeasty bread roll, ideal for soaking up sauce.

How bean jar is made is a secret and one that few Guernsey folk will readily share.

'Everyone has their own ingredients that can never be divulged. One of the most contentious issues, believe it or not, is whether to add carrots,' said Sara.

Sitting in Sara's kitchen, chatting over a coffee, I spot a bean jar crock.

'In the old days, when most people didn't have their own ovens, they would drop their bean jar off at the bakery, where it would cook slowly throughout the day—and they picked it up on the way home from work,' she told me.

She explained that people would put all the ingredients into the crock then tie a string handle to it, before delivering it to the bakery where the residual heat would cook it.

'To carrot or not to carrot – that is the question. Personally, I like the sweetness but my colleague who works in our National Trust shop in Cornet Street hates the addition of carrots!' said Sara.

While most recipes specify pork hock as the main meat, others prefer pork trotter or beef shin.

'The recipes differ from parish to parish and from family to family,' she said.

She doesn't divulge her own recipe (although the National Trust recipe can be found on page 21) but she has been complimented on it numerous times. She lets one tip slip: 'Salt is key for flavouring.'

The National Trust of Guernsey hosts the annual Viaer Marchi (Old Market) on the first Monday in July, where the bean jar can sell out quickly. Sara has also cooked bean jar for its Christmas Courtyard Market set on a cobbled courtyard, surrounded by heritage buildings in the heart of Guernsey at Saumarez Park.

One of her favourite events of the year, with the Salvation Army Christmas carols and many artisan crafters and food stallholders (the bean jar this year is being made by Mint Brasserie), the Christmas Courtyard Market is held on Monday 11 December from 5pm – 8pm.

Parking at Saumarez Park – please car share where possible and bring torches to light your way. Bus routes 41 and 42 – check bus timetables.

See nationaltrust.gg for further information.

GACHE

Pronounced Gosh – is the Guernesiais word for 'cake'. It's a delicious fruit bread, which spread with Guernsey butter makes a mouth-watering addition to an afternoon tea. Just as good toasted as not, it's available from bakers, supermarkets and kiosks around the island.

GACHE MELEE

Gache is not to be confused with Gache Melee (pronounced Melar), which is similar to an apple cake and is an ideal way

to use up windfall apples. Add in some spice and serve with a dollop of Guernsey ice-cream for an indulgent dessert.

ORMERS

A delicacy in local waters, an ormer is a type of shellfish, traditionally collected on the island for centuries. It's also known as a European abalone and has succulent flesh and a unique, mild and slightly meat-like flavour. Due to a decline in numbers, harvesting is limited to the ormer season, 24 days in a year between January and April, on full and new moon.

Once harvested and tenderised by beating, ormers can be stewed, rolled in flour and fried until crispy, dressed, pickled, or cooked in a casserole.





THE NATIONAL TRUST OF GUERNSEY – BEAN JAR

There's nothing quite as controversial as a Guernsey Bean Jar recipe. This island dish is part of Guernsey's heritage, and we're sharing our recipe, originating from Peggy Carey MBE's recipe of 1960 with a few tweaks over the years.

For authenticity, use an earthenware Bean Jar crock, specially shaped to accommodate the shape of the ham hock. Alternatively, use a suitably size ovenproof casserole dish, providing a snug fit for all the ingredients.

Serves 6

Ingredients

500g haricot beans or a mix of 250g haricot/250g butter beans

Leg of pork on the bone weighing about 750g or one pig's trotter with some extra pork

2 large onions, diced

2 litres beef stock

4 carrots, peeled and cut into one inch slices

4 bay leaves

Salt and pepper

Bouquet garni: thyme and parsley

Extra parsley

Butter for greasing

Method

- Soak the beans in water overnight or for about 12 hours.
- Preheat oven to 200°C.
- Butter the inside of the Bean Jar Crock.

- Add a bay leaf, a scattering of onion and a handful of parsley and seasoning to the base of the crock.
- Rinse the soaked beans and in a separate bowl, mix with carrots, remaining chopped onions and bay leaves.
- Add pork/hock joint to the crock.
- Holding the joint away from the side of the crock, tip beans, carrots, onions and bay leaves into the crock so that the joint is nestled among the ingredients.
- Add the bouquet garni and push down into the beans.
- Add hot beef stock until the top of the hock is covered.
- Prepare a cartouche: cut a sheet of baking paper to the size of the top of the crock. Generously butter one side of the paper and grind some black pepper over the buttered side. Place the cartouche buttered side down over the top of the bean/pork mixture and push firmly down until the liquid sticks to the paper.
- Place a tight fitting lid on the crock.
- Place the crock in the hot oven to bring to the boil. Cook for half an hour at this temperature.
- Turn oven temperature down to 110°C and cook for as long as possible, ideally six to eight hours.
- Remove from oven, allow to cool slightly and add seasoning to taste.
- When cool enough to handle, tip mixture into a large bowl and methodically remove sinew, bones and fat. This makes the difference between a good Bean Jar and a great Bean Jar.
- Return mixture to the crock and gently reheat. Keeps for three day in the fridge.





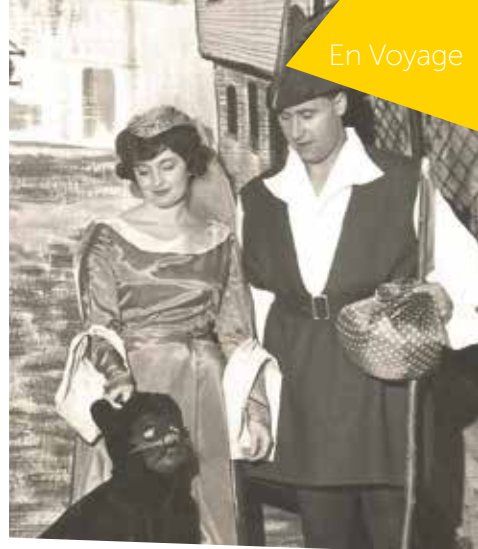
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PANTOMIME: HISTORY AND TRADITIONS

ABOVE L-R: ROBIN HOOD, 1962; DICK WHITTINGTON, 1964;
BELOW L-R: CINDERELLA PROGRAMME, 1959; CINDERELLA, 1965;
ALI BABA, 1967; SLEEPING BEAUTY, 1968.

IT'S BEHIND YOU! OH YES IT IS! AMANDA EULENKAMP
LOOKS AT THE BACKSTORY OF THE GOOD OLD BRITISH PANTO.

For many families, a trip to the panto over Christmas is a tradition that is kept year after year. The modern panto, with its spectacular staging, lighting and costumes, has come a long way from its 16th century roots.

We can trace the origins of the pantomime back to the Italian commedia dell'arte and the character of Harlequin, who carried a magic bat, wore a mask and dressed in clothes made of patches. Along with Scaramouche, Pantaloon, Pierrot, Punch and Columbine, the characters sang and danced their way across Europe.

By the early 18th century, the characters started to appear on the London stage in early pantomimes which were based on classical stories, set to music but without speech, due to theatre licensing that restricted the use of the spoken word in performance.

In 1732 John Rich, probably the most famous Harlequin, built Covent Garden Theatre but it wasn't until 100 years later, in 1832, that The Theatres Act lifted the restriction on speech, and word play, witty puns and audience participation akin to what is seen today, began.

By the late 19th century, theatre productions could last up to five hours. It became customary for pantomimes to open on Boxing Day, linking the tradition with Christmas.

Pantomime today is a product of those traditions that have been passed on from generation to generation. Anyone who goes to a panto can expect some booing and hissing, the infamous 'Oh no it isn't/ oh yes it is!' dialogue, plus the ghost tricks, some super slapstick (often involving truncheons, frying pans and rolling pins), and of course, the customary call of 'It's behind you!'

Another tradition was that of the principal boy being played by a female and the pantomime dame being played by a male. While this happens less often nowadays, men had played women's roles throughout the history of theatre, as female performers were banned from stage until after the Restoration in 1660. The clown Grimaldi first immortalised the role of the Baroness in an 1820 performance of Cinderella, while Widow Twankey of Aladdin fame was created by playwright H. J. Byron, a distant cousin of Lord Byron, who named the character after a popular tea of the day. He also created Buttons and cast men as the Ugly Sisters. The modern panto as we know it today had taken another step forward.





BEAUTY AND THE BEAST

We hear from the Guernsey Amateur Dramatic and Operatic Club's 2024 pantomime director, Judy Moore, about her involvement with panto and why it is so special.

My first experience of pantomime was as a team building exercise for St John Ambulance when the youth team decided to put on a production of Sleeping Beauty – and cast me as the Wicked Stepmother. This led me onto three more pantos with St John and many happy years with GADOC.

Initially I became involved in the stage management aspect of the club's productions, and I have had the good fortune to work alongside and learn from the club's icons, such as Joyce Cook whose pantos I attended as child, little knowing that one day I would be on that stage. I've lost count of how many pantos I have been involved in, but it has become a regular part of my Christmas activity. I do know that this is the fourth one that I have directed. The previous ones were Dick Whittington, Aladdin and Cinderella, with Cinderella being one of the very few pantomimes to be staged during the Covid pandemic and lockdown. I have appeared on stage a few times as well for GADOC, with my favourite role being when I was one of the comedy duo in Aladdin.

What makes directing panto special?

There is something about sitting at the back of the theatre, or on stage, and watching a panto audience enjoying themselves and interacting with the cast. Firstly there are the very young children for whom this

might be their first experience of live theatre, staring at the stage with wide open eyes and hopefully enjoying the lights, sound and magic of it all. Then there are the slightly older ones who love the slapstick physical comedy, or the girls watching the dancing and dreaming of being a ballerina one day. There is always lots of activity with the 'behind you's and the 'oh no he didn't's. Meanwhile, the older cast members are enjoying the familiar, somewhat corny jokes, not to mention the more risqué ones that slide over the children's heads. Finally, there is time for the children to go up on stage and the adults to join in with the singing before all go home clutching chocolate bars or covered in the remains of them.

From the cast's point of view, the interaction with the audience adds so much to their experience. There are opportunities for them to act, sing, dance and be very silly at times. It is a family show both in the audience and on stage, and our cast of 40 this year ranges from age four to those who are significantly more mature. There are several family groups involved, and if they are not on stage, many are helping behind the scenes. Well, if you want to have a family Christmas during panto, you might as well all be together at the theatre!

From a director's point of view, it is like being the leader of a very big, convoluted team of people trying to pull the elements together. A challenge to be enjoyed and to eventually sit back and think - we did it! Where a play has a script to follow, a musical has a script and score, a panto has both, but they are not directly related to each

LEFT TOP TO BOTTOM: SLEEPING BEAUTY, 1995; ROBINSON CRUSOE, 1997; JACK AND THE BEANSTALK, 1998; ALICE IN WONDERLAND, 2017.



ABOVE L-R: WIZARD OF OZ, 1993;
SNOW WHITE, 1991; BEAUTY AND THE BEAST, 2002;
TREASURE ISLAND, 2015.

other. Yes we do have a script, but it can be adapted and has a tendency to evolve. Music is added from a wide selection to fit the nature of the story and the actors, and then dances are added to the music. It can make the show a real team effort as the different parts come together, along with set, costumes, props, lighting and sound – and all with the director trying to orchestrate it all together. And then suddenly you are there – the audience are booing the baddie and clapping in time to the music, and you have a show!

Why Beauty and the Beast?

The tale of Beauty and the Beast has always been one of my favourite pantos. I think I loved the romance of the story as the ugly beast becomes the handsome prince. I aim to introduce magic into pantomime, and what better magic than transforming a beast to prince in the middle of the stage? I can remember the story from when I was little, and enjoyed it so much the last time GADOC presented it to a Guernsey audience that it has been on my 'to do' list.

We have more recently performed the Disney Version which was amazing, but this is a panto story with different characters and stories of their own. You cannot have a panto without a Dame for instance – in this case Belle's mother Betty. You need both Good and Bad Fairies and they are there as Amour and Vanite. Finally, where would we be without the comedy team of Gaviscon (who thinks he is the most handsome man in town) and Benny (Belle's stupid brother)? Add in a back story of a failing bakery and book shop, set it in France,

and you have this year's version of Beauty and the Beast.

What is special about this year's panto?

This panto has been written by a UK author who is new to us, Alex Jackson. His script brings a freshness to our show. This will be a world premiere performance. Alex was working on the script for Beauty and the Beast when I contacted him, and as a result writing it has been a collaborative process. The script has been tailored to a Guernsey audience, with certain specific requirements (we need to be rude about Jersey!) and discussion about local topics such as Guernsey Gache (including how to make it rhyme).

Although I have some old friends working alongside me, we have a new production team, with Craig Curzon as musical director and Kirsty Chick, Amy Mumford and Debbie Collins as choreographers.

We are welcoming back into GADOC panto members who have not been on the boards for us for some time, including Tristan Boscher as our Dame. We are hoping we will attract audiences of all ages, and therefore have six matinee and eight evening performances.

Performances will start with two shows on Saturday 23 December and end on Saturday 6 January, including Boxing Day and New Year's Day matinees, and two performances on New Year's Eve.

Tickets are available at guernseytickets.gg or in person at the Beau Sejour box office.

Pantomimes

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Dick Whittington

Exeter Northcott Theatre
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exeternorthcott.co.uk

Peter Pan

Bristol Hippodrome
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atgtickets.com/pantomimes/

Jack and the Beanstalk

Opera House, Manchester
Until 31 December
atgtickets.com/pantomimes/

Mother Goose

Derby Arena
8 – 31 December
derbylive.co.uk

Snow White and the Seven Dwarfs

Mayflower Theatre, Southampton
9 December – 31 December
mayflower.org.uk

Peter Pan

London Palladium
9 December – 14 January 2024
palladiumpantomime.com

Dick Whittington

Theatre Royal, Nottingham
9 December – 14 January 2024
trch.co.uk

Jack and the Beanstalk

Birmingham Hippodrome
16 December – 28 January 2024
birminghamhippodrome.com/calendar/jack-and-the-beanstalk

Cinderella

Hilton Brighton Metropole, Brighton
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brightonfamilypanto.com



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WHAT'S ON IN THE BAILIWICK?



BOXING DAY SWIM AT COBO

Until 17 December

RENOIR IN GUERNSEY, 1883 EXHIBITION

The only Renoir exhibition in the world in 2023, it celebrates the 140th anniversary of Pierre-Auguste Renoir's stay in Guernsey. Tickets are required for entry artforguernsey.com/event/renoir-in-guernsey-1883/

11 December

NATIONAL TRUST OF GUERNSEY'S CHRISTMAS COURTYARD

A popular event for artisan crafters and food stallholders providing high quality gifts and festive fare. Saumarez Park, 5pm – 8pm. Full details at nationaltrust.gg.

15 December

HOMECOMING DAY, ALDERNEY

Homecoming Day is marked every year to commemorate the return to Alderney of the first group of islanders after WWII, following the mass evacuation of 1940. 2023 celebrates the 78th anniversary. Further information can be found at visitalderney.com/our-island/heritage/wwii-occupation/

25 December

POLAR BEAR SWIM

Taking place at La Vallette Bathing Pools, the Polar Bear Swim is open to everyone of all ages. A fantastic atmosphere to start Christmas day. 9.30am – 10.30am

26 December

BOXING DAY SWIM

Join thousands of islanders who brave the cold and take a dip in

the sea at Cobo. This popular annual event raises funds to help towards the upkeep of the Guernsey Cheshire Home.

11am – 11.30am

Until 1 January FESTIVE ALDERNEY

Escape for a few days this festive season and enjoy time on the northern isle. Full information at visitalderney.com/see-do/events/festive-alderney/

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LAST FLAMINGO OF THE
RED SUMMER SUNSET



13 January

SNAIL AND THE WHALE

Beau Sejour Theatre. Guernsey's first Joyous Childhood Family Event, open to any family with a child under the age of five years. As well as watching the film on the big screen, representatives from more than 20 services and local charities will be offering support to families and giving

children the opportunity to take part in 'brain building' activities. Goodie bags will be provided for all under fives who have booked through guernseytickets.gg

20 January

THE GUERNSEY BACH CHOIR AND ORCHESTRA

St James. See stjames.gg/ events for a full list of events

27 January

BEYOND THE BARRICADE

Beau Sejour Theatre.

Beyond the Barricade is the UK's longest-running musical theatre concert tour, featuring past principal performers from Les Miserables.

Enjoy more than two hours of the best of Broadway and the West End, culminating in a stunning finale from Les Mis. Tickets from guernseytickets.gg

2 February

LAST FLAMINGO OF THE RED SUMMER SUNSET

Leicester Square, London.

The premiere marks the first known West End theatrical release for a movie produced and shot in the Channel Islands.

This milestone is made possible by the financial and event support of 'VisitGuernsey'. The 'Neo-Western' picture is set in the late 19th century, with the ideological close of the American frontier.

The premiere is the first of Leicester Square's 2024 season which also includes the premieres of Kung Fu Panda 4, Godzilla, Disney's Snow White and Mission Impossible: Dead Reckoning Part 2.

WHAT'S ON
ELSEWHERE?



2023 CHRISTMAS MARKET DATES

Until 10 December
Bath Christmas Market
FLY TO **BRISTOL**

Until 23 December
The Frankfurt Christmas Market,
Birmingham
FLY TO **BIRMINGHAM**

Until 24 December
Brighton Christmas Festival
FLY TO **GATWICK**

Until 23 December
Bristol Christmas Market
FLY TO **BRISTOL**

8 – 23 December
Cheltenham Christmas Market
FLY TO **BIRMINGHAM** OR **BRISTOL**

Until 17 December
Exeter Cathedral Christmas Market
FLY TO **EXETER**

Until 1 January 2024
Hyde Park Winter Wonderland
FLY TO **GATWICK**

Until 21 December
Manchester Christmas Market
FLY TO **MANCHESTER**

Until 31 December
Nottingham Winter Wonderland
FLY TO **EAST MIDLANDS**

Until 31 December
Salisbury Christmas on the Square
FLY TO **SOUTHAMPTON**

Until 2 January 2024
Southampton Christmas Market
FLY TO **SOUTHAMPTON**

Until 21 December
Winchester Cathedral Christmas
Market
FLY TO **SOUTHAMPTON**



DINING IN STYLE

BY AMANDA
EULENKAMP

ADVERTORIAL

Before I distract you too much with descriptions of delectable food at Guernsey restaurant Copenhagen, I want to set the scene...

Boasting phenomenal views over Havelet Bay and Castle Cornet to the islands beyond, Copenhagen bar & Grill is tucked part way up the hill on the way out of town southbound (just before the Val de Terres starts to climb). My colleagues, Ashley, Lucy, photographer Peter and I headed up there on one of those wild, wet and windy November days we've all experienced.

The cosy vibe in the bar with the restaurant beyond instantly warmed and restored us. After a drink in the bar and a chat to restaurant manager Gian Luca Pori and general manager of the Hotel de Havelet (where the restaurant can be found) Gennaro Festivo, we were led to our beautifully laid table in the main restaurant. It is also possible to eat in the bar while drinking in the views, and on the day that we went, a table for two and a table for four were set up.

We shared the first course, the baked camembert and charcuterie plate with warm sourdough bread. A fantastic selection of cold meats and one of the smoothest pates I've ever eaten were simply superb, as was the melting cheese. We all agreed that we could have made a meal out of it. We also savoured the seared scallops from the 'grazing plates' section of the menu. Four perfect scallops perched on parsnip puree with parsnip crisps and black pudding crumb were served to us, which we all declared sublime.

But we sensibly left space for the next course. Again, we shared a bit of everything with each person having his or her favourite. First up was pan fried fillet of sea bass with puree potatoes, pak choi and a shellfish Asian velouté. There was a spicy kick to this dish, just enough to balance the fish and to leave us all wanting more.

The crispy roast belly pork with charred cabbage with chilli butter, herbed sauteed potatoes and cider jus was the surprise star of the day – surprise, only in that neither Lucy

nor I are fans of belly pork... but we were converted with the flavours and texture of this dish.

While none of us are vegetarian, we nevertheless thoroughly enjoyed the chimichurri cauliflower steak that was served on a bed of sweet potato mash. Check out the 'from the garden' section of the menu for more inspiring veggie dishes.

We'd all eyed up the signature gourmet Copenhagen burger, and my cutting skills to make sure each quarter was equal were called into play! Don't worry if you can't eat bread as a gluten-free option is available.

So, onto the main deal... the burger is made from ground veal and pork, giving it a rich, meaty flavour. Onions, Danish blue cheese, lettuce, tomato, bacon and gherkins completed the burger, served with honest, excellent, home cut chips. It was proper, hearty, comforting food, ideal for winter but could be enjoyed just as equally sitting outside on the terrace with a cold beer to accompany it.



By now, our lunchtime feast was filling us up, more used to a quick sandwich were we. We went a little easier on the desserts, sharing the café gourmand, a trip of petit sweets served with espresso (actually, before you picture us with four straws sharing the espresso, I should say that we skipped the coffee!). The sweets are an ideal size to have after a big meal.

Each was delicious and would complement a rich cup of espresso.

But the crowning glory of the dessert course must go to the passion fruit posset with pistachio-crusted biscuits and fresh pineapple. A truly refreshing way to end an excellent meal.

ALL IMAGES ©PETER FRANKLAND



Part of the Hotel de Havelet, Copenhagen is located on the ground floor of a former coach house.

The name Copenhagen derives from the favourite horse of the first Duke of Wellington, Arthur Wellesely, and was ridden by the Duke during the Battle of Waterloo in 1815. The bar and grill has many nods to its equestrian past.

Head chef Paul Thompson and sous chef Ilvars Beitins source as much food as possible locally.

The restaurant has an open kitchen, giving a wonderful live, theatrical feel to the dining experience.

Copenhagen serves lunch, afternoon tea, light bites and dinner seven days a week.

For those booking a staycation at the Hotel de Havelet, there is a £50 allowance (based on two people sharing) towards a meal at Copenhagen.

See dehaveletguernsey.com and restaurantcopenhagen.com for more information.



HAPPY HOLIDAYS!

By Amanda Eulenkamp

INTRODUCING
THE WRITERS



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Jessica Guiney



Rupert Diggins

JUST ONE FOR THE ROAD

SANTA BARBARA CASTLE,
ALICANTE ©ISTOCKPHOTO

I'm writing this just as the run-up to Christmas is revving up into top gear. Shops are full of gift sets, tempting treats and enough food and wine to feed the 5,000. You may be reading this while travelling pre- or post-Christmas – season's greetings!

Whatever your beliefs, the festive season, with its happy holiday vibe in December, is a time to escape the humdrum of daily life. It's a time to catch up with friends and family, creating new memories with loved ones.

It's also a time when our thoughts turn to the summer holidays, and we research where to go and stay, what to do, and how to get there. So, it is fantastic news for islanders

that Aurigny has announced a plethora of places to visit in 2024.

One place on the list is Alicante, and I hope our brief guide of the city and the area inspires you to book your direct flights.

Staying Spanish but involving an onward flight from Gatwick is Tenerife. Travel blogger Rupert Diggins's in-depth article of the island plus its smaller sister, La Gomera, is bound to whet your appetite for a trip sometime, whether it's for summer sun or winter warmth.

Nearer to home, we head north to Edinburgh, the capital of Scotland, a city that knows how to toast the arrival of the New Year with its Hogmanay celebrations. Astrid

Mitchison's piece is an interesting and informative article.

We also look to Dublin, Exeter, Leeds and Plymouth (thank you Jessica Guiney) for travel inspiration, with loads of ideas of what to do and where to visit. For a small island of 64,000, the opportunities we have to travel are pretty good, we really can't complain!

And next year just gets better, with regular flights to many European destinations, including weekly ones to Paris, the city of lovers (and with excellent onward connectivity!).

So, wherever you're heading to now, sit back and dream of warmer days ahead and start planning that next happy holiday.





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VIVA ESPAÑA: ALICANTE

LOCATED IN THE HEART OF THE COSTA BLANCA, ALICANTE IS ONE OF AURIGNY'S SUMMER 2024 DESTINATIONS. AMANDA EULENKAMP FINDS OUT WHAT THERE IS TO DO THERE





PREVIOUS PAGE: LA GRANADELLA BEACH.
 ABOVE L-R: ALICANTE TOWN; LA EXPLANADA DE ESPAÑA;
 ALICANTE OLD TOWN. BELOW: CAVE DELS ARCS. ALL IMAGES ©ISTOCKPHOTO

Surrounded by calm waters and watched over by Mount Benacantil (a large rocky headland at the top of which stands the castle of Santa Barbara), Alicante's strategic location means that the main Mediterranean civilizations – Phoenicians, Greeks, Romans, and later Arabs – have contributed their culture to shape the character of the city.

The ancient civilisations came in search of new trade routes but visitors today come to enjoy the historic sites, sightsee, play golf at one of the many courses in the area and relax on the beautiful golden beaches.

It's a bustling hub of activity year-

round. San Juan beach is just a few kilometres away, as are the towns of Santa Pola, Torrevieja, Altea and Denia, all of which have a wide range of accommodation.

HISTORIC SITES

Santa Barbara fortress is of Arab origin, although much of its current construction belongs to the 16th century. There is a paved path to the top (suitable for all fitness levels, including being wheelchair accessible, although it can be steep in places). From the top are views of the city plus the surrounding coast and countryside.

It's free to walk around but if you want to explore the dungeons

or inside some of the different areas of the castle, you'll need to pre-book a castle tour (in English twice a day). Check out castillodesantabarbara.com/en/what-to-see-and-do/

The old walled quarter with its network of narrow streets was built at the bottom of the fortress.

Also with Arab heritage is the 16th century Gothic church of Santa Maria, built on an old Arab mosque. It is the oldest still-active church in Alicante.

Opposite is the 17th century Case de la Asegurada museum, which houses an important collection of contemporary works by artists including Pablo Picasso and Eduardo Chillida. The Baroque façade of the Town Hall in the old quarter is impressive, as are the Jesuit school and the Pro Cathedral of San Nicolas, with its beautiful 15th century cloister.

A visit to the Provincial Archaeological Museum or MARQ for short, located in the old San Juan de Dios hospital, will reveal interesting information and remains about the ancient city in Iberian, Greek and Roman times. Entry is free to permanent exhibitions, the museum is closed on Mondays.

NATURAL TREASURES

The Carrascal de la Font Roja Nature Reserve is half way between Alcoi and Ibi in the Sierra del Menejedor.





RIGHT: FOUNTAIN IN PALMERAL DE ELCHE; CALPE BEACH; VIEW FROM CASTLE SAINT FERRAN ©SHUTTERSTOCK



Also visit the city of Elche and its palm grove, declared a World Heritage Site. It's an easy day trip from Alicante and takes around 45 minutes to get there. At El Palmeral, the huge park, you can enjoy water features among the palm trees.

EXPLANADE DE ESPAÑA

Alicante's lively boulevard faces the port with lots of outdoor seating area. A more modern recreational area stretches along the breakwater in the harbour, where there are numerous restaurants and bars.

BEACHES AND BENIDORM

Next to both boulevard areas is the town's beach, Playa del Postiguat, the perfect spot to enjoy the sea and sun. And let's face it, most people come to Alicante for the great weather and the golden beaches. This is the beach where locals come for beach workouts, volleyball and after-work swims.

If you want to spend the day at some of the best beaches in Alicante, hop on the tram north. Here you'll find Playa de las Huertas, Playa de San Juan, Playa de Muchvista (with stunning mountain views) and Platja del Carrer de la Mar.

The L1 trams takes about an hour to get to downtown Benidorm. More of a tourist area than Alicante itself, there are more amenities close to the beach, including restaurants and cafes.

TABARCA ISLAND

This is the largest island in the Valencian Community and is worth a day trip from Alicante. Packed with amazing beaches and wonderful restaurants, the cheapest and most self-sufficient way to get there is by ferry (approximately £20 per person. Under 4s travel free). Or take a catamaran trip which includes snorkelling in the marina reserve.

LOCAL DELICACIES

Rice with... arroz a banda is rice with fish, arroz negro is rice with cuttlefish. There are plenty of other 'rice with' dishes, including baked rice.

For dessert, try pan de higo (dried fig paste), turrón (nougat made with toasted almonds, honey and sugar) and Jijona ice cream.

Try out the local wines from the Alicante Designation of Origin, including Fondillon, a highly-appreciated vintage sweet dessert wine. Take a wine tasting tour while you're here.

The Mercat Central d'Alacant (the Central Market of Alicante) located in the city centre is a good place to visit if you want to see what a traditional Spanish market looks like. There's cured and raw meats and jamon plus cheeses to make great sandwiches or charcuterie boards, as well as a huge selection of fruit.



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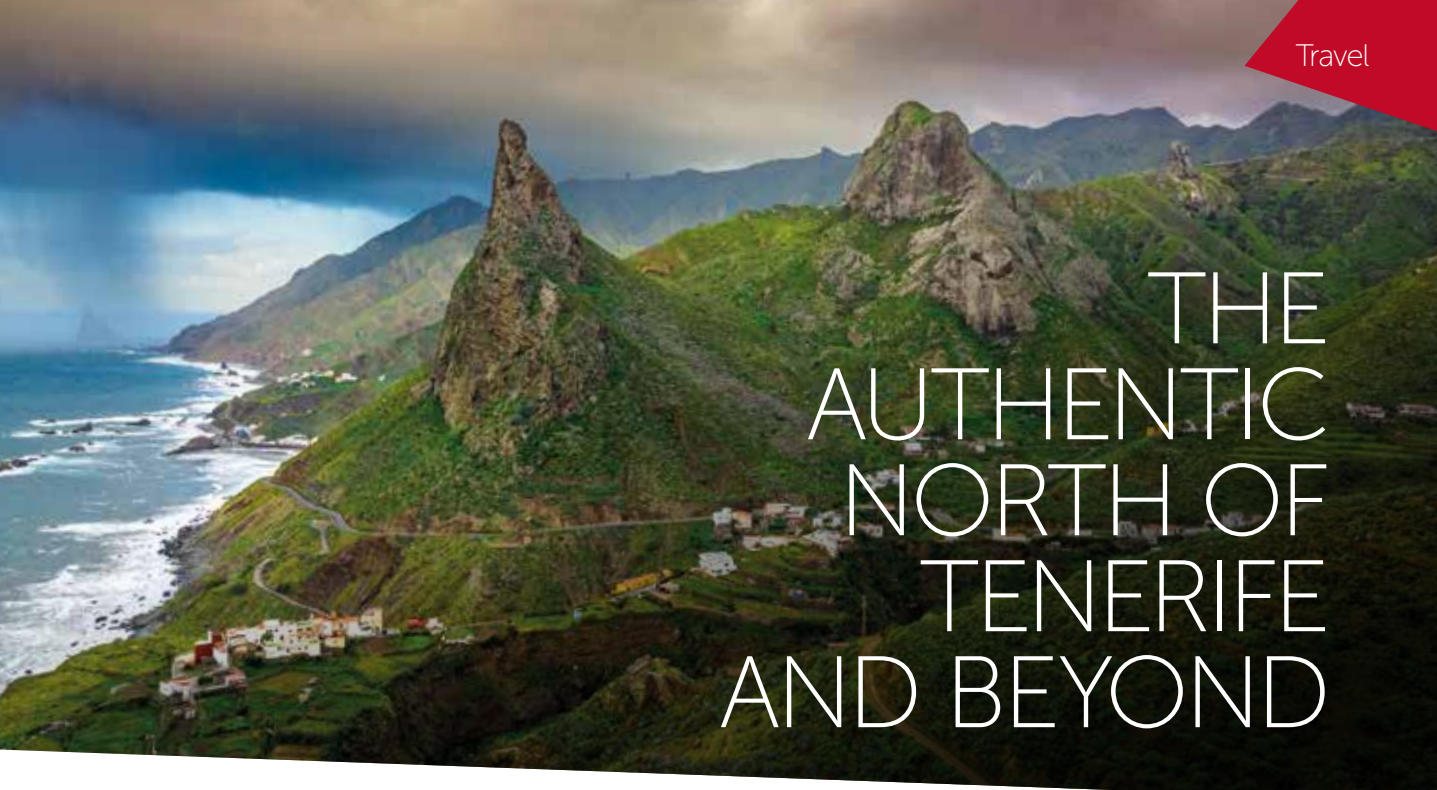
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THE AUTHENTIC NORTH OF TENERIFE AND BEYOND

The largest of Spain's seven Canary Islands, Tenerife is today perhaps best known for its all-year-round sunshine, party scene, all-inclusive hotels and family theme parks. However, in recent years it has often been said that, like Ibiza, there is so much more to it than British fry-ups, happy hours and ear-shattering karaoke. Travel blogger Rupert Diggins went to find out.

It had been a few years since I was on the island of Eternal Spring, a nod to its year-round mild climate, so I decided to take the four-hour flight from London Gatwick to the island's Southern Aeropuerto de Tenerife Sur, from where I would take a tour clockwise around the island but focusing my stay on the authentic and largely unspoilt north coast.

GETTING AROUND

There are various ways to get around Tenerife with the most popular hiring a car or pre-arranging an airport-to-resort transfer.

I however decided to give the local buses a try. Operated by a company called TITSA, they provide an excellent service at very reasonable prices. One word of caution... you will, when out and about, most certainly need a decent smartphone and Wi-Fi, as you will regularly need to access the TITSA app for timetables, guidance and prices.

PUERTO DE SANTIAGO

I was to start my Tenerife tour with an overnight stay at the small town of Puerto de Santiago which is located on the southwest coast of the island. From here I could venture around the western peninsular and then along the North coast.

Puerto de Santiago is how I remembered Tenerife. Mini supermarkets, kiosks selling excursions, restaurants catering to the British and bars full of expats watching sports or enjoying late-night tribute bands.

Beaches in this area are black, with the small Playa Chica the most popular. The coastal walk connecting Los Gigantes to the North and Playa de la Arena to the South is worth the stroll for the stunning views and magical sunsets.

While Puerto de Santiago was not the reason I came to Tenerife I did enjoy my short stay. I sat by the pool, watched English football, drank beer and partied with the locals at the friendly Sunset Bar – it's what millions of British visitors come to Tenerife for.... but on this occasion, I was seeking the authentic Tenerife, so with a sore head and tired eyes I was soon on the road.

LOS GIGANTES

A short bus journey or even a 20-minute walk north, will bring you to Los Gigantes. These

800-metre-high, volcanic, basalt rock formations are one of the island's most dramatic natural sights and a visit here is a must!

From the town of Los Gigantes, you can walk uphill to the best vantage point at Mirador Archipenque. Here there is a little cafe where you can enjoy a drink and a snack while marvelling at some of the best views on the island.

The town of Los Gigantes has retained its charm and is a popular stop for tourists looking to enjoy its delightful harbour and enticing cafes and restaurants.

Many of the resorts in western Tenerife offer visitors the chance to get out and witness a variety of marine mammals in the wild. Between November and early March, it is a great time to watch Humpback whales passing on their migration, while orcas and sperm whales visit in the spring. Throughout the year you can often spot dolphins and pilot whales.

MASCA

From Los Gigantes, I took the bus towards Santiago de Teide before changing on to the 355 towards a little village in the Teno mountains called Masca. So many local people had recommended I visit for the vibrant nature, spectacular scenery and its mystery. Legend has it that the Masca Valley was once a hideout for pirates.



PREVIOUS PAGE: ANAGA RURAL PARK ©ISTOCKPHOTO.
ABOVE L-R: MASCA VALLEY; LA OROTAVA BOTANICAL GARDENS; GARACHICO. ©SHUTTERSTOCK

If you plan to self-drive, caution should be taken as the narrow road is not for the faint-hearted due to the many hairpin bends and steep drops. I would recommend you go early before the organised bus excursions arrive. Not only will your time in Masca be more peaceful but the journey won't feel so scary.

Hiking is popular here with sensational views of mountains, forests and waterfalls. The village offers a choice of cosy restaurants to restock the energy levels before venturing into the wild.

The clear night sky is popular with stargazers who are drawn to this fabulous little Canarian village which if you can pluck up the courage for the journey, is worth every second!

GARACHICO

Continuing around the island my next stop was Tenerife's first port and one of the oldest villages in the Canary Islands, the village of Garachico.

Dating back to the 15th century, the old town is a delight with its little squares, picturesque seafront and narrow streets home to some of the best preserved historical and cultural attractions in all of the Canaries.

In an area known as El Caletón, there is the San Miguel Castle and out to sea the rock of Garachico which is a symbol of the Garachico volcanic eruption of 1706.

Nearby I would recommend a visit to La Caleta de Interián, the

Chinyero volcano and the cliffs at La Culata.

LA OROTAVA

From Garachico, you follow the north coast of Tenerife passing through Icod de Los Vinos before arriving at La Orotava. This pretty village with its well-preserved historic centre, features cobbled streets, splendid manor houses and exquisite gardens. It also gives you the chance to not only experience a gorgeous Canarian town but to also learn about the island's history with museums like the Casa Lercaro.

Casa de Los Balcones is a historic mansion and cultural landmark. Built in the 17th century, this Canarian-style house is renowned for its traditional architecture, featuring wooden balconies, intricate wrought-iron railings and a central courtyard adorned with colourful tiles. It serves as both a museum and a handicraft centre, showcasing the art, history and craftsmanship of the Canary Islands.

The little town itself is full of shops and cafes all overlooking Puerto de la Cruz down below. I particularly enjoyed the café, gardens, bandstand and views from the Plaza de la Constitucion.

PUERTO DE LA CRUZ

From La Orotava, it's just a hop, skip and jump across to the former fishing village of Puerto de la Cruz, where I was fortunate to stay for three nights at the magnificent

Hotel Botanico. This member of the Leading Hotels of the World offers world-class service, sumptuous accommodation, and an award-winning oriental spa, all nestled within the most magnificent gardens.

The hotel is conveniently located just a 15-minute stroll to the heart of Puerto de la Cruz. The town is alive with an array of fashion boutiques, jewellers, souvenir shops, and charming al fresco restaurants adorning the well-kept San Telmo promenade, which stretches from the town to the sun-kissed beach, a haven for both surfers and sun worshippers.

At the heart of the promenade lies the Lago Martiánez, also known as the Complejo Turístico Costa Martiánez, created by the renowned artist César Manrique back in 1977. This open-air series of lidos centres around an artificial lake and features a complex of pools, islands, gardens, terraces, and inviting restaurants. Admission is just 5.50 euros per adult and 2.50 euros per child per day, with additional charges for loungers and parasols.

Puerto de la Cruz takes great pride in its locally harvested wine from the nearby Orotava Valley. This delightful tippie can be savoured in combination with the town's broad selection of international dishes, served in the numerous restaurants that grace both the historic town centre and the scenic promenade.



JARDIN BOTANICO

The Jardín Botánico is one of the most famous gardens in the Canaries and dates to the 18th Century. It was created by the Royal Order of Carlos III as there was a requirement to cultivate species from the tropics in Spain with a suitable climate.

Nestled in the heart of Tenerife, the gardens are a botanical oasis where nature's wonders flourish. This lush garden spans over 12 acres and hosts a mesmerizing collection of both native and exotic plant species. The Jardín Botánico offers a captivating glimpse into Tenerife's remarkable biodiversity.

SAN CRISTÓBAL DE LA LAGUNA

Just 30 minutes on the bus from Puerta de la Cruz will bring you to San Cristóbal de La Laguna, often referred to simply as La Laguna. Its well-preserved old town, a UNESCO World Heritage site, boasts narrow cobbled streets, colourful colonial buildings, and charming squares. The city is home to the University of La Laguna, which contributes to its vibrant atmosphere.

With a rich history dating back to the 15th century, La Laguna offers visitors a glimpse into its past through architectural marvels like the stunning Cathedral of San Cristóbal.

Beyond its historical allure, the city provides a hub for cultural events, making it a must-visit destination in Tenerife.

SANTA CRUZ DE TENERIFE

My final stop was at Santa Cruz de Tenerife, the capital of Tenerife. This dynamic city blends modernity with historical charm. Its heart, Plaza de España, is surrounded by striking architecture, including the iconic Auditorio de Tenerife.

The city offers vibrant shopping streets, diverse dining experiences, and lively markets like the Mercado de Nuestra Señora de África. The palm-tree-lined Rambla de Santa Cruz provides a stroll, while the picturesque Parque García Sanabria offers a green retreat.

If you get the chance to visit during the Carnival of Santa Cruz de Tenerife, then you will be sure to truly understand the culture and spirit of this lovely city.

THE ISLAND OF LA GOMERA

If you love nature and the authentic Canaries then how about combining Tenerife with another Canary Island – La Gomera!

Getting to La Gomera is easy with up to seven ferries a day from Los Cristianos in Tenerife to La Gomera. Prices are around 45-80 euros one way per person.

The island of La Gomera is famous for its Garajonay National Park up high in the mountains which is a magnet for hikers and outdoor enthusiasts. Valle del Rey on the West coast is a fascinating old hippy town while in the east the capital of San Sebastián de La Gomera is reputed to be the last

stop that Christopher Columbus made before heading off to discover the New World.

If a two-centre island holiday appeals, then many visitors to La Gomera choose to stay in the south at the magnificent Hotel Jardín Tecina and Golf. This stylish hotel features typically styled Canarian rooms, a fabulous choice of restaurants, a beautiful spa and tropical gardens, not forgetting a superb 18-hole golf course.

SUMMARY

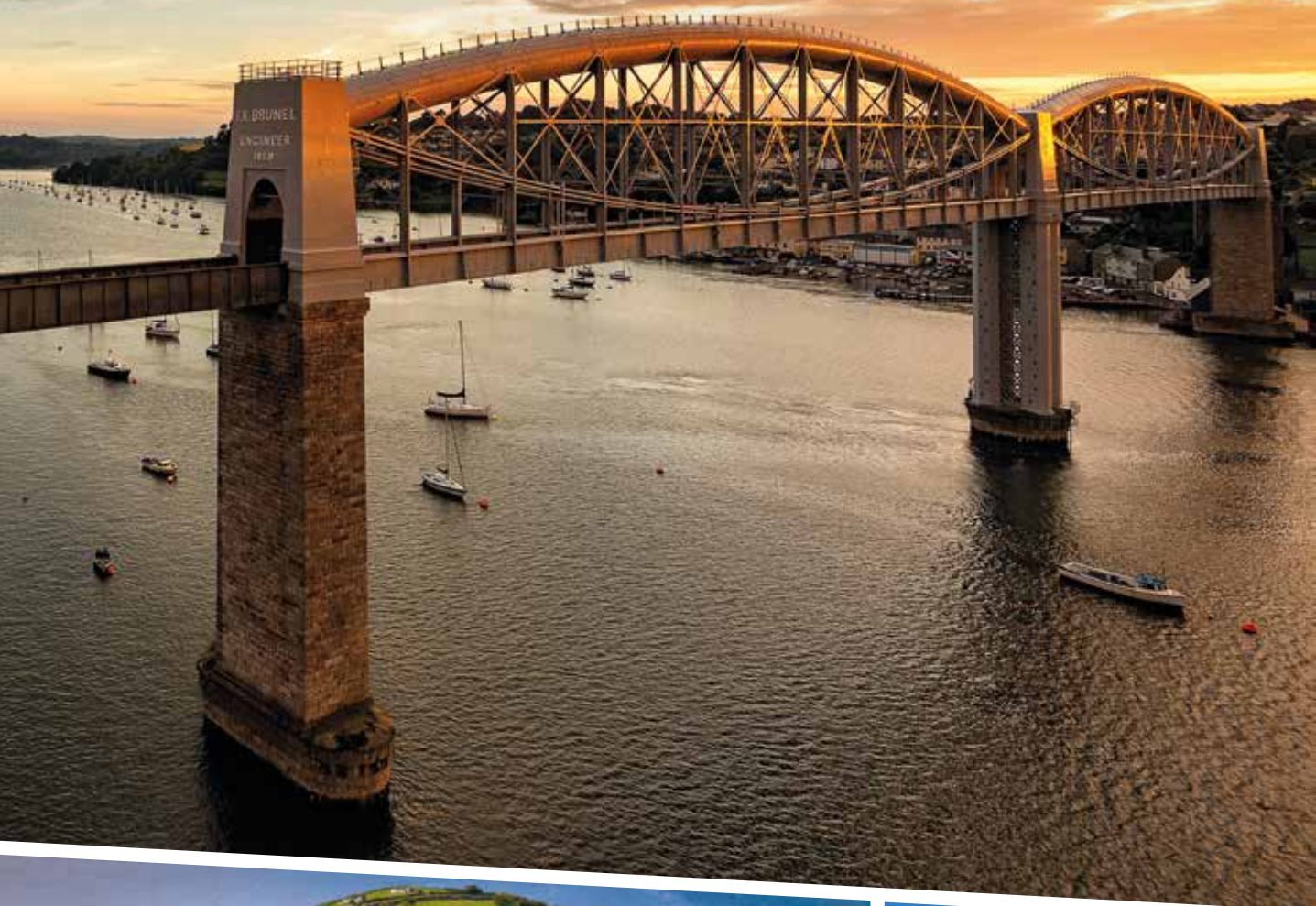
North Tenerife is a region brimming with fascinating history, authentic charm and natural beauty. As well as the towns and villages I have highlighted, you can also explore Mount Teide or the Anaga Rural Park which reveals untouched forests, rugged cliffs and isolated villages, where traditional Canarian culture thrives.

For a true taste of local cuisine, dive into the bustling markets, sample authentic Canarian dishes, and savour Tenerife's acclaimed wines.

North Tenerife and the island of La Gomera, weaves together history, breathtaking landscapes, and warm communities, offering travellers an authentic Canarian experience.

Aurigny has regular flights to Gatwick Airport from Guernsey, from where it is easy to find flights to Tenerife.

48 HOURS IN PLYMOUTH





Jessica Guiney heads down to Devon to visit the county's 'ocean city'.

Those looking to visit a scenic coastal city rich in maritime history, delicious food and cultural flair, should add Plymouth to their next go-to location list.

Getting there: Plymouth is approximately one hour's drive from Exeter or Newquay airports. Aurigny has regular year-round flights to Exeter. Seasonal flights to Newquay will operate on Tuesdays from 23 July 2024 – 27 August 2024.

Where to stay: Residence One Rooms by Bistrot Pierre located in the Royal William Yard. Restored by Urban Splash architects – this collection of impressive Grade I listed naval buildings cover 16 acres between the River Tamar and Plymouth Sound.

DAY ONE:

If you're staying in the Royal William Yard, start the day with an organic coffee and freshly baked treat from The Shack located right by the iconic arch at Firestone Bay. Then stroll to the Devil's Point for some striking views across the water of Mount Edgcumbe in Cornwall, the Plymouth Sound to Drake's Island and beyond. To take in more seafront views, head to Plymouth Hoe, which offers a spectacular glimpse of its big natural harbour.

In front of you to the south, you will see the English Channel, Cornwall to the west, Devon to the east, and Dartmoor National Park to the north.

Plymouth's oldest and easily most picturesque area, The Barbican, is just a short walk from The Hoe. Why not spend the rest of your day touring the cobbled streets which are filled with a multitude of boutique shops? The harbour side is home to numerous pubs and al-fresco dining options. Historians will love walking in the footsteps of Charles Darwin, Sir Francis Drake and the Mayflower Pilgrims who left Plymouth in 1620.

Shopaholics should visit the centrally located Drake Circus Shopping Mall. Finish the evening with a bite to eat in the Barbican Kitchen restaurant attached to Plymouth Gin Distillery, the world's oldest gin distillery. Depending on the time of year, you can take the ferry back to the Royal William Yard. Those looking to catch a show can see what is playing at Theatre Royal Plymouth, Plymouth Pavilions or Barbican Theatre.

DAY TWO:

A visit to Britain's 'ocean city', would only be complete with a trip out on the water. During seasonal months, catch the half-hour Cawsand Ferry to the whimsical fishing villages of Cawsand and Kingsand in

Cornwall. The year-round Cremyll Ferry crosses the River Tamar, with remarkable views of Royal William Yard and Plymouth Sound. From here, you can walk into the breathtaking Mount Edgcumbe Country Park. If you're visiting on a Sunday, be sure to get a roast at the Edgcumbe Arms.

Or take a scenic harbour cruise from the Barbican landing stage and explore the beautiful Devon and Cornish coasts. Alternatively, take a train ride from Plymouth to Gunnislake on the Tamar Valley Line. You'll enjoy scenic river views, and a close up look at the famous Tamar Bridge and Royal Albert Railway Bridge as you pass underneath. Be sure to visit the vast and rugged Dartmoor National Park. Families and those looking to keep dry on a rainy day can check out the National Marine Aquarium; it's the UK's largest! Be sure to visit Rockfish for some delectable seafood after.

Famous in Plymouth: Olympic gold medallist Tom Daley was born and raised in Plymouth. Victoria's Secret model and actress Rosie Huntington-Whiteley was born in Plymouth and grew up on a farm in Tavistock.

CLOCKWISE FROM TOP LEFT: TAMAR BRIDGE; PLYMOUTH SOUND; THE BARBICAN MARINA; MOUNT EDGCUMBE COUNTRY PARK; PLYMOUTH HOE; ROYAL WILLIAM YARD. ALL IMAGES ©SHUTTERSTOCK.





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EXPLORE EXETER AND BEYOND

BY AMANDA EULENKAMP





PREVIOUS PAGE: EXETER CATHEDRAL.
ABOVE: THE OLD CUSTOM HOUSE. ABOVE RIGHT:
WILD EXMOOR PONY. ALL IMAGES ©SHUTTERSTOCK.

With wonderful moors on its doorstep, Cornwall just a county's throw away, shops galore, a Cathedral and many other wonderful old buildings, a trip to Exeter will guarantee plenty of things to do. And with regular flights from Guernsey, you can easily visit more than once.

GOING UNDERGROUND

Well, it's one way to avoid the recent wild weather (at the time of writing!). Exeter's Underground Passages were built to house the pipes that brought clean drinking water into medieval Exeter. These are the only passages of this kind open to the public in Britain – expect a narrow, dark but exciting experience as you traverse the network of subterranean passages which can be explored on a guided tour. Visit the heritage centre before the tour. Pre-booking advised, particularly during weekends and school holidays. Information at exeter.gov.uk/leisure-and-culture/our-attractions/underground-passages/

A trip to Exeter's Cathedral is also a must-do, whether it's for the Christmas market, an event or a concert. Marvel at this magnificent

example of gothic architecture or explore the history of the city on a daily free Red Coat Guided Tour, starting from outside the West Front of the Cathedral.

If art is your thing, then visit the award-winning Royal Albert Memorial Museum & Art Gallery. Enjoy stunning displays and prestigious loans and exhibitions from national partners.

Head to Exeter's Historic Quayside, around a 15-minute walk from the city centre. Here you'll find a fascinating history, interesting architecture, lively events and waterside pubs, restaurants and cafes, all in one of the city's most picturesque areas. Activities on offer include cycling, walking, relaxing boat trips, watersports and climbing.

Exeter's position on the River Exe lead to great wealth in the 17th and 18th centuries, largely due to the woollen cloth trade. In 1680 the Custom House was constructed on the city's Quayside, a beautiful building renowned for its sweeping staircase and ornate plaster ceilings. Today it is a visitor centre, bringing the history of the Quayside to life.

Pack an empty bag ready to hit the shops, with big High Street names and a wealth of independents all

within easy walking distance of each other.

BEYOND EXETER

The city's location right in the heart of Devon means that it is ideally situated to visit the nearby coast and the moors. Topsham is a quaint, historic post, with stunning views including the one from the famous Goat Walk. There are also plenty of independent shops and restaurants to while away the time.

Exmoor and Dartmoor national parks are around one hour's drive from each other, with Exeter approximately half way. Exmoor has more rolling hills, a long coast and a softer landscape than Dartmoor, with its dramatic crags. Head north/north-west for Exmoor, south/south-west for Dartmoor.

WHAT'S ON IN AND AROUND EXETER

Until 16 December – Christmas at the Exeter Custom House.

Until 17 December – Exeter Cathedral Christmas Market.

17 December – Exeter Chiefs v Munsters in the Champions Cup.

22 December – Viennese Spectacular at Exeter Cathedral, with UK-based chamber orchestra London Concertante.



Selected dates from 8 – 23

December – Winter lights at Knightshayes. Discover the gardens lit up and explore the formal and woodland garden via an illuminated route. Standard admission applies, free for National Trust members. To book and for further information see nationaltrust.org.uk/visit/devon/knightshayes/events/c9b3c648-bb63-4f47-ac22-cbac8fab0f65

Until 31 December – Beauty and the Beast Christmas panto in Torquay. To book visitexeter.com/whats-on/beauty-and-the-beast-p3330543

Until 1 January – Sleeping Beauty Christmas panto in Exeter. To book exetercornexchange.co.uk/whats-on/sleeping-beauty/

1 January – New Year's Day Racing at Exeter racecourse.

9 – 13 January – Crown and Coronation, Exeter Cathedral. Following its launch at the Tower of London, Exeter Cathedral is the first tour venue to host this spectacular new sound and light show, which is inspired by the Crown Jewels and their role in the Coronation ceremony.

DEVON IS HOME TO THE FIFTH OLDEST PUB IN THE UK AND THE OLDEST FREE-HOUSE IN THE WORLD

The Old Exeter Inn is situated in the ancient Stannary town of Ashburton on the edge of Dartmoor in South Devon. The Old Exeter was established in 1130 and has been going for almost 900 years, making it one of the oldest inns of the world.

Walking into the Old Exeter is like stepping back in time. There is no TV showing sports or radio playing in the background, rather you can hear the sound of an old ticking clock, conversation and good beer and food being enjoyed. Visitors say it is like stepping out of the chaos of the world today for some respite - pure escapism.

It has been featured on Channel 4, ITV news, BBC Radio and a variety of print media.

Sir Walter Raleigh was arrested at the Old Exeter Inn in 1603, for treason against King James I. He was taken directly from the Inn to the Tower of London where he remained until 1616. Sir Francis Drake was also a regular drinker with Raleigh at the Exeter.

'Tucked away beneath the wild skies of Dartmoor stood a dark Inn of long-standing. Within the old walls and beneath the twisting beams, candles flickered and guttered, casting long shadows across the tables as the landlord poured ale from a barrel beside a huge granite fireplace. The rooms rang with rough voiced cheer and the songs of the summer then passing. It was the evening of July 19th in the year 1603.' – Taken from oldexeterinn.com/the-queens-favourite/



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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.

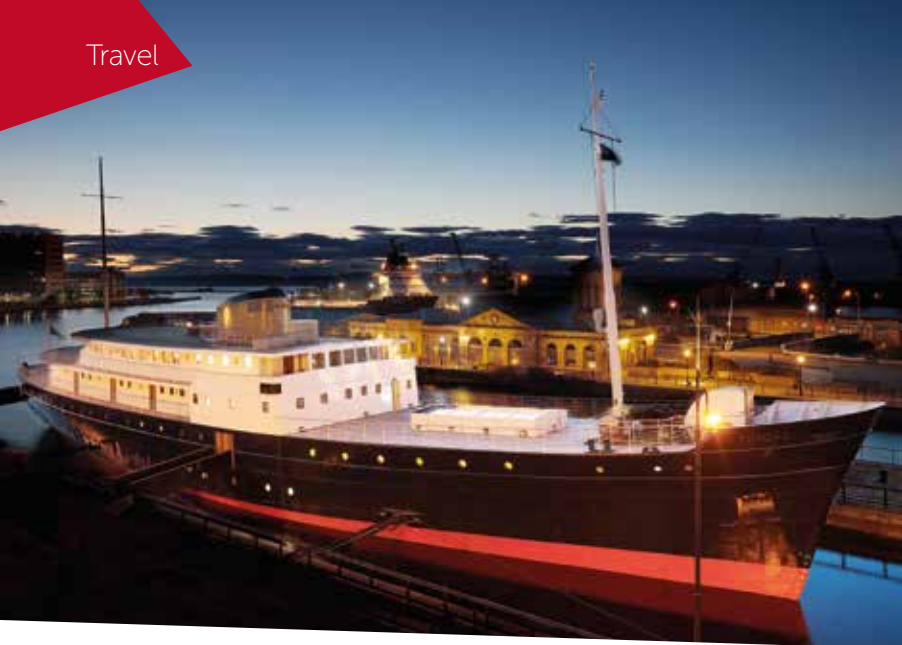
Enjoy lunch in any one of a number cafes, restaurants or tea gardens, followed by a stroll along the Avenue to browse the gift shops before returning to the harbour.

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 visit the Sark Observatory after dark.

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 great value new room rates and exclusive special offers including free ferry travel if you stay for 4 nights or longer, and our 'Sark Welcome' offer including complimentary Sark chocolates and Stocks sloe gin.



GREAT SCOT!

With menus focusing on seasonal, local and even foraged ingredients, as well as a thriving ethnic food scene, Edinburgh is the unexpected foodie paradise to have on your radar.

What's more, it's now easily accessible thanks to Aurigny's winter schedule with direct flights commencing on 16 December. Here, Astrid Mitchison rounds up a selection of recommendations to whet your appetite...

FINGAL

Best for high seas and high tea – Afternoon tea aboard Fingal in The Lighthouse Restaurant & Bar is an experience not to be missed. This decommissioned lighthouse ship (now a floating hotel), which has hosted royalty, is permanently berthed on Edinburgh's waterfront and was recently named Scotland's Hotel of the Year. This is evidenced by the highest standards of décor and dining while managing to retain a relaxed ambience, largely thanks to the friendly crew. Afternoon tea features five 'courses' with savoury and sweet options, including a seasonal on-board-smoked salmon quiche and praline and coconut snowball, and is served daily (except Monday and Tuesday). Dietary requirements can be catered for if notified in advance.

ROYAL MILE WHISKIES

Best for a wee dram? neat! –

A stalwart of the Old Town, to call this shop a whisky specialist is a disservice. Exceptionally knowledgeable staff, complimentary tastings, special events and an abundance of both popular and rare whiskies make this a must-visit for those partial to Scotland's amber nectar.

HOLYROOD DISTILLERY

Best for whisky business –

Whisky is synonymous with Scotland, with the earliest written reference dating back to 1494, yet the last single malt distillery to operate in Edinburgh closed in 1925. In recent years, the vast majority of production has taken place in the spacious Highlands. Holyrood Distillery – in the heart of Edinburgh – is seeking to change that, and opened its doors in 2019. Visit for tastings and tours to discover their gins, rum and of course, whisky. The tour is perfectly pitched to be of interest to novices and connoisseurs alike.

LADY LIBERTINE

Best for cocktail hour – Located in former bank headquarters, this buzzing bar offers innovative cocktails and sharing plates against a prohibition-style backdrop. The upstairs wine bar offers a more sedate atmosphere but for fun with friends, venture to the Basement

Bar where the original vault takes pride of place.

THE SPENCE AT GLENEAGLES TOWNHOUSE

Best for spectacular surroundings

– Georgian stucco, ornate cornicing, an imposing glass dome, gold detailing and proud column details harking back to the building's banking history of more than 200 years, make for an impressive location for this recently opened restaurant in Edinburgh's New Town. Start with a signature cocktail – each is named after one of the six statues standing guard over the building's entrance, representing agriculture, architecture, commerce, science, navigation and manufacture – before dining. The inclusive menu offers something for everyone, from Loch Etive seatrout and Tweed Valley steaks to harissa carrots, so be sure to seek the recommendations of the attentive staff (and don't forget to leave room for one of the decadent desserts!).

WEDGWOOD

Best for caledonian cuisine –

Showcasing Scotland's natural larder with an emphasis on regional produce from Shetland to St. Andrew's and Perthshire to Peterhead, chef Paul Wedgwood's menu has a complete overhaul in line with each of the seasons and is adapted daily based on availability of



LEFT: FINGAL; THE GLENEAGLES TOWNHOUSE; THE HOLYROOD DISTILLERY.
ABOVE: ARTHUR'S SEAT, HOLYROOD PARK; CALTON HILL; EDINBURGH CASTLE
FROM PRINCES STREET GARDENS. IMAGES ABOVE ©ISTOCKHOTO.

the freshest local ingredients, many of which he forages himself. Popular with visitors, for good reason, bookings are strongly advised.

HERON

Best for something special –

A young team brings a modernity to Michelin starred dining at this Leith restaurant, headed by chefs Sam Yorke and Tomas Gormley. Elevating the everyday with creative ways of serving classic ingredients – think langoustine tartare, veal sweetbreads, duck pithivier, to name a few – and served in a relaxed setting, this destination is perfect for a special occasion. Be sure to speak to Seoridh Fraser, an experienced sommelier with a wealth of knowledge for unexpected yet expert wine pairing recommendations.

FEELING FESTIVE

Hogmanay Street Party –

Edinburgh is justifiably renowned for its New Year's Eve celebrations, with events taking place across the City from 30 December and continuing through to 1 January.

The Castle of Light – Also known as the 'Defender of the Nation', Edinburgh Castle will be illuminated with impressive light displays and immersive projections along an after-dark trail this festive season. See edinburghcastle.scot/whats-on/castle-of-light for dates and ticket information.

Christmas Markets – Soak up the atmosphere and finalise your seasonal shopping at the East Princes Street Gardens markets, with over 70 stalls. Free to enter, the venue is also home to Scotland's largest ferris wheel, a Santa train and funfair rides to guarantee fun for all the family. On until 6 January.

Torchlight Procession – The city's annual torchlight procession returns on 29 December, celebrating its 30th anniversary. Following a route through the historic Old Town, street performances bring a sense of theatre along the way.

George Street Ice Rink – Sessions last for 40 minutes but for those wanting a more sedate experience, there's a double carousel and food stalls. On until 6 January.

STAY

Market Street Hotel – Champagne on arrival, Scandi-style interiors, ghd hair tools in rooms, complimentary mini-bar, a brilliant breakfast spread and central location make this the ideal base for exploring the city.

DoubleTree by Hilton City Centre – Offering all of the familiarity of a chain hotel and with breath-taking views of the Castle, set in a vibrant part of town.

MUST DO

- **Edinburgh's medieval Castle** looms over the city and is home to important Scottish artefacts including the UK's oldest crown jewels. The One o'clock Gun is fired daily (except Sundays), so time your visit accordingly.
- **The National Museum of Scotland** (free entry) offers visitors an all-encompassing delve into the nation's history, from the Palaeolithic era to the present day, covering art, design, nature and science.
- **St Giles' Cathedral** on the Royal Mile is as much a temple to gothic architecture as a place of worship.
- **Mary King's Close** A visit to this 400-year-old labyrinth of streets, homes and passageways underneath the Royal Mile truly brings the city's turbulent history to life. Tours last one hour and advance booking is recommended.
- **Arthur's Seat** (a mis-translation of 'Ard-na Said') – trek up this 251m ancient volcano which is accessible to all (including buggies and wheelchairs) for incredible 360 degree views over Edinburgh.
- **Calton Hill** and the site of the National Monument stands tall above the city with Doric columns silhouetted against the sky. If you're visiting for Hogmanay, wrap up warm and climb the Hill for the perfect viewing platform of the midnight fireworks display.



ABOVE: HA'PENNY BRIDGE DURING WINTER SNOW STORM; THE TEMPLE BAR. ©SHUTTERSTOCK.

DAZZLING DUBLIN

DISCOVER DUBLIN IN WINTER WITH DIRECT FLIGHTS ON AURIGNY TO THE IRISH CAPITAL.

There's something about a city break in the winter. The opportunity to discover the place when it's quieter, for starters. The many cafes and restaurants that beckon to enjoy a mug of hot chocolate or a warming soup and sandwich. The shows that brighten the dark evenings.

Head to Dublin and there's all of this, and more.

If your boots are made for walking, then pop them on, wrap up in your scarf and gloves and enjoy a walk by the sea or in one of the city's parks with their wintery charm, particularly on a frosty morning. Blow away the cobwebs with a seaside stroll, from the Victorian shoreline of Dun Laoghaire to the long sandy beaches in Skerries. Or head to the mountains and explore the woodland trails out in Carrickgollogan, with panoramic views of Dublin Bay.

There are also plenty of walking tours in the city, which you can discover through the eyes of a local. visitdublin.com/guides/best-walking-tours has plenty of inspiration.

After your walk, why not indulge in a spot of pampering? There are several spas in the city centre where you can treat yourself, including the Spa at the Shelbourne, with its seven candlelit

treatment rooms, an indoor swimming pool, and relaxation room, complete with silk-lined walls and plush chaise longues overlooking Stephen's Green. Snuggle underneath a blanket and watch the world go by.

While the city is illuminated for Christmas, make time also to head to Malahide Castle for Ireland's largest ever light show, Wonderlights. Running until 2 January, prepare to be dazzled by the enchanting evening spectacle for all the family, taking you on an awe-inspiring walking trail through the illuminated gardens of the Castle. Expect a magical mix of lights, colour, nature and sounds. To book, see wonderlights.ie

Dublin Zoo is also lighting up the night sky with Wild Lights, its award-winning night-time spectacular with the theme 'The Enchanted Zoo'. Be greeted by a wizard then explore lands of magic and wonder, with fairies, mythical creature, multi-coloured animals and even a candyland, all lit up as beautiful silk lanterns. Further information and to buy tickets at dublinozoo.ie/wildlights

Big-ticket venues like the 3Arena and Vicar Street will always have something on, but visit in January and you'll be able to be a part of the TradFest Temple Bar, bringing

traditional music to special locations across the city, including formal concerts at the National Museum of Ireland, or pop up performances along Grafton Street.

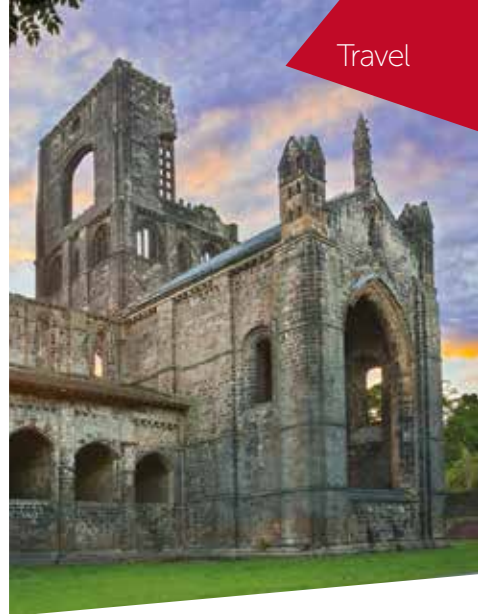
January is also the only time of year when you can see the National Gallery's fine collection of watercolours by J.M.W. Turner. In 1900, the gallery was given the 31 watercolours by collector Henry Vaughan on the condition that they only be displayed in January, when the light is at its weakest and the delicate pigment is protected. Even though lighting technology has moved on, the gallery has respected Vaughan's wishes and keeps the paintings in a locked, dark space the rest of the year.

And finally, you can't visit Dublin without a trip to Ireland's number one visitor attraction, the Guinness Storehouse. The panoramic mountain, bay and rooftop views from the 360° Gravity Bar tower are worth the admission alone.

Add in the creamy pint you'll get in the rooftop bar and what's not to like? The newer Guinness Open Gate taproom and beer garden around the corner on James Street is a sneak peek into the experimental side of the brewery, with small batch brews poured from a limited-run beer roster.



ABOVE: CITY ART GALLERY AND CENTRAL PUBLIC LIBRARY; KIRKSTALL ABBEY. ©ISTOCKHOTO.



YORKSHIRE'S BEST

York may be the county town of Yorkshire but Leeds – the second most populous district in the UK – is the unofficial capital. With a seasonal service offered to Leeds Bradford airport by Aurigny, there is plenty to discover in the city and beyond, says Amanda Eulenkamp.

Back in 1972, Leeds played Arsenal in the FA Cup Final. My cousin was (and still is) an avid Arsenal fan, so, as children do, I decided to support the other team. Leeds won 1 – 0...

I've never seen Leeds play at Elland Road but since then, I've had an interest in the city.

2023 was Leeds' Year of Culture, with an exciting programme of events designed to 'let culture loose'.

SO, WHAT IS THERE TO DO IN LEEDS?

If your trip is before 22 December, then you'll be able to catch the Christmas markets. For the first time ever, streets and spaces all across the city centre will be hosting plenty of traditional, timber market stalls decked out in festive lighting. Traders from Leeds, Yorkshire, the UK and abroad will be showcasing their products. Try ice skating at the popular Ice Cube outdoor skating rink or go and see a range of Christmas shows, including the traditional panto.

MUSEUMS, GALLERIES AND HISTORIC HOUSES

In the heart of the city is Leeds City Museum, a treasure trove of six galleries and home to some incredible collections, including the Leeds Tiger and Nesaymun, the Ancient Egyptian Mummy.

Discover the natural world in the Life on Earth gallery, discover the history of Leeds in the Leeds Story galleries and head up to the top floor to the Ancient Worlds gallery.

If art is more your thing, then visit Leeds Art Gallery, a free attraction displaying a wide range of modern and contemporary art.

Ilkley Toy Museum has many exhibits featuring dolls, dolls houses, teddy bears, tin place toys, lead figures and a selection of games together with wooden and paper toys to reignite the child within.

Harewood House, built in the 18th century, has art collections to rival the finest in the land. There are special events and themed weekends throughout the season, including Christmas. See harewood.org for full information on visiting times, how to get there, and what's on.

Explore one of the most complete examples of a medieval Cistercian abbey in Britain at Kirkstall Abbey. Open 10am – 4pm (October – March) Tuesday – Sunday, Kirkstall

Abbey was founded more than 800 years ago. Wrap up warm, explore the historic ruins and wander through the woodlands by the River Aire. Warm up with a hot chocolate in the Abbey Café and check out the scenic Kirkstall Market.

See museumsandgalleries.leeds.gov.uk/kirkstall-abbey/ to plan your visit.

FOODIE CAPITAL OF THE NORTH

Leeds has a thriving independent food scene – check out the over 400 stalls of Kirkgate Market (where Michael Marks of Marks and Spencer first plied his trade). As well as street food and loose leaf tea, you'll also find everything from fresh flowers to textiles.

For a hearty meal, try fish and chips from Nash's, which has been serving locals since 1924. Or step back in time for a deliciously indulgent Yorkshire-style afternoon tea at Just Grand! Vintage Tearoom.

ALL SHOPPED OUT

Most people travelling over to the UK can't resist doing a spot of shopping before their return flight. Leeds has a compact and walkable city centre, where you'll find everything from the big brands, Harvey Nichols, and cool and quirky boutiques and independent shops. Visit the beautifully restored Corn Exchange, the stunning Victorian arcades and busy Briggate.

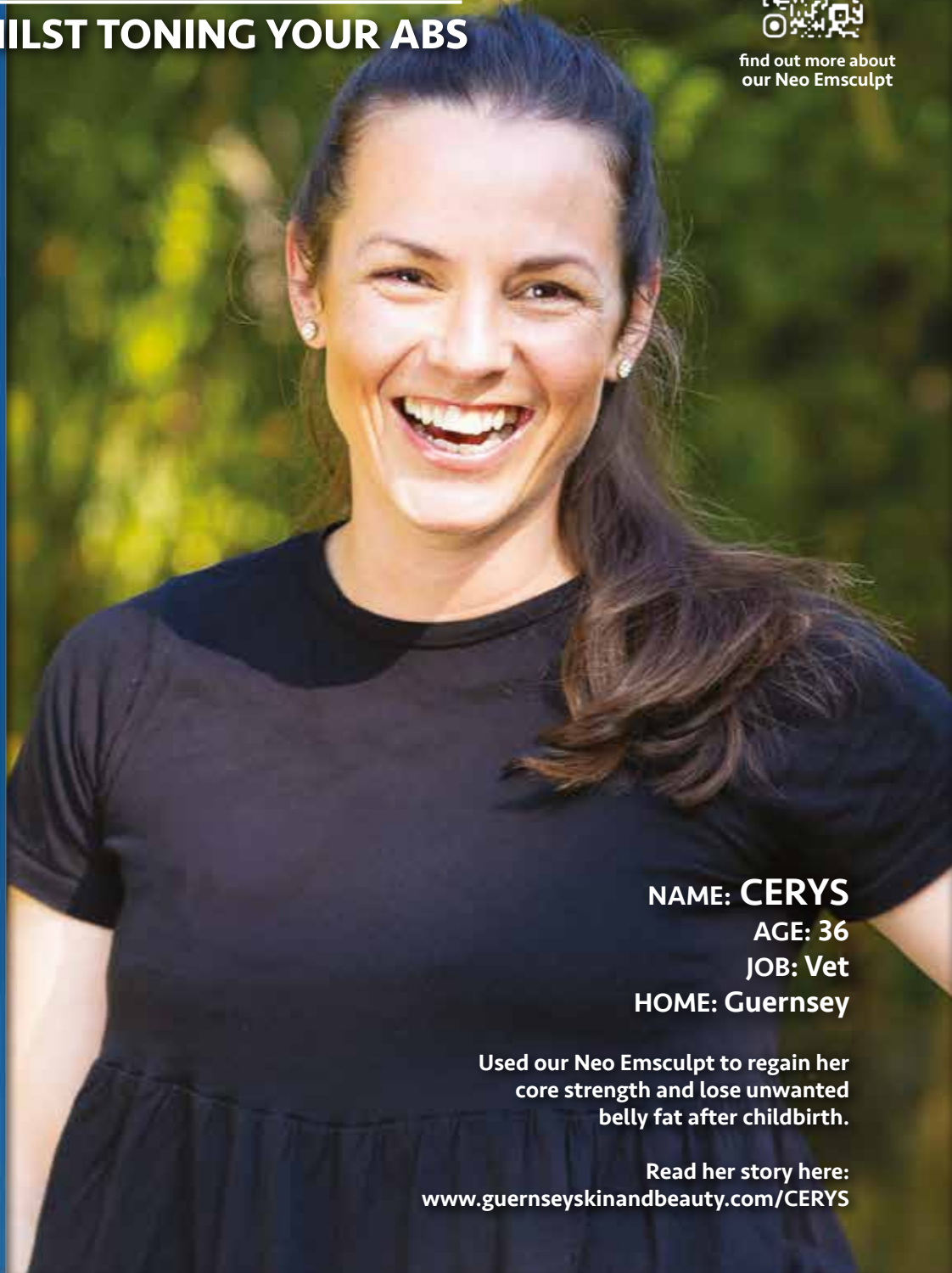
A NEW EASY WAY TO LOSE BELLY FAT

WHILST TONING YOUR ABS

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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

HAVE A HAPPY HEALTHY CHRISTMAS

BY ELLA HARVEY OF GUERNSEY SKIN & BEAUTY



'Christmas is coming, the goose is getting fat!' That is as it should be, and the same goes for the turkey. But let's be honest, when it comes to you and me, we always want to lose a few pounds before Christmas comes as it's likely to be a time of celebratory over-indulgence.

Many of us find it challenging to maintain fitness routines in the face of yet another yuletide get-together. With the season of goodwill just around the corner, it's important to strike a balance between giving into holiday delights and staying slim and happy. So, let's explore some effective ways to get in shape for Christmas so you can enjoy the festivities guilt-free.

Firstly, we can't stop talking about the incredible EmSculpt NEO®. It's a revolutionary treatment that can help you achieve the body of your dreams in a safe and non-invasive way. (It's used by top A-list stars such as Kim Kardashian to stay in shape).

NEO uses radio frequency heat to target and break down fat cells. This innovative technology has been carefully calibrated to ensure optimal results, without any discomfort or downtime. It also helps to build muscle and tone your body, using high-intensity electromagnetic energy to stimulate your muscles and make them stronger.

Imagine having the abs, buttocks, or arms you've always wanted, without having to spend hours at the gym. NEO can help you achieve that in just a few short sessions.

You should also find out about our amazing Vanquish state-of-the art radio frequency machine. It's designed for permanent fat reduction targeting the abdomen and flanks and many patients lose up to 2-4 Inches from the waistline with no risk of unevenness, discomfort, downtime, or side effect. Seeing is believing with this machine as it does not actually touch your body and you do not feel as if anything is happening...but it is!

This procedure can be performed in less than an hour, and you can immediately resume your normal activities. The only downside is that you might have to buy lots of clothes in a smaller size!

It is also important to have the right attitude if you want to get in shape. It's essential to set clear and achievable

goals. Whether you aim to lose a few pounds, maintain your current weight, or simply stay active, having a goal in mind will help you stay motivated throughout.

Plan your exercise and treatment routine in advance and make it a non-negotiable part of your day. Christmas is all about spending time with loved ones, so why not organise family walks or bike rides. That way you can stay fit and create holiday memories together.

Drinking enough water is crucial for maintaining good health and supporting your fitness goals so aim to drink at least eight glasses of water a day, and limit sugary and alcoholic beverages. It's not always easy but worth it in the long run.

Of course, one of the biggest challenges over Christmas is resisting indulgent treats. Make mindful food choices and prioritise fruits, vegetables, lean proteins, and whole grains while avoiding mindless snacking. Don't forget that portion control is key to managing your calorie intake during the holidays so use smaller plates to help control portion sizes and be mindful of how much you're eating.

But, don't be too hard on yourself if you slip up occasionally. It's normal to have moments of indulgence during the holidays. What's important is that you get back on track and stay consistent.

Getting in shape for Christmas doesn't have to be a daunting task. By getting the right treatments, setting clear goals, creating a plan, and making mindful food choices, you can enjoy the holiday season while staying on track with your fitness goals.

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

WITH THE SEASON OF GOODWILL JUST AROUND THE CORNER, IT'S IMPORTANT TO STRIKE A BALANCE BETWEEN GIVING INTO HOLIDAY DELIGHTS AND STAYING SLIM AND HAPPY.

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The leading name in restructuring
over the last 100 years

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We are a trusted advisory firm focused on bringing clarity to restructuring, recovery and insolvency scenarios. Based in Guernsey and working throughout the world, we are renowned for leading on tough, complex assignments. Working in smaller teams has gained us a reputation for agile thinking and insightful decision-making at critical moments to determine a precise course of action for clients.

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THREE-STAR RATING FOR PANDORA HOTEL

'A big achievement' is how Pandora general manager Will Haegeland described the feeling of the hotel receiving its three-star rating after many years of being a two-star hotel. There are not many two-star hotels left in Guernsey which Mr Haegeland sees as 'taking the island in the right direction'.

'This is all part of a repositioning, a rebirth of the Pandora Hotel into a different market,' he said. 'It's a big first step – having been a two-star for so many years, this is a big achievement.'

The hotel is in the process of refurbishment and has taken a very green approach to doing so. The carpets are made from recycled plastic and up-cycling other items encourages the sustainability of the refurbishment. As well as refurbishing the hotel, it is also looking to upgrade its food offering and creating more of a 'restaurant feel' to attract more non-resident diners.

On the Pandora receiving their three-star rating, a VisitGuernsey spokesman said: 'Any time there is



investment in our tourism offering and subsequently the experience for our visitors, that's great news. 'It shows confidence in the industry's future and the better the experience, the more likely guests are to return to the island.

'This rating is well-deserved recognition following all Pandora's hard work and recent renovations and is a very encouraging development for the industry.'

HSBC MAKES \$1BN. AVAILABLE FOR CLIMATE TECH COMPANIES



One billion dollars is being made available to early-stage climate tech companies across the world, including Guernsey, Jersey and the Isle of Man. The money from HSBC should encourage innovators in the islands where there is a focus on both digital innovation and sustainability, according to Aline Ayotte, head of commercial banking in the islands.

'We're very excited to announce this new global funding, which we feel could be a significant opportunity for companies and entrepreneurs across all three islands who are active in the climate technology space,' she said. 'Jersey, Guernsey and the Isle of Man all have climate

targets and ambitious, exciting, and fast-growing tech and digital sectors. This injection of funding could allow local innovators to grow quickly and reach another level of scale.'

The financing comes as recent data shows that after successive rapid year-on-year growth, venture capital funding for climate start-ups plunged by 40% in the first half of 2023. The money is expected to support start-ups to create a range of new solutions, including EV charging, battery storage, sustainable food and agriculture, and carbon removal technologies, and will enable these critical technologies to reach the market more quickly at scale.

While the majority of global early- and growth-stage climate tech investment has focused on the USA and Europe, HSBC's \$1bn. allocation plans to focus on high potential climate tech companies, wherever they are in the world. Estimates suggest almost half the emissions reductions required to reach net zero in 2050 will come from technologies that are currently at the demonstration or prototype phase.

Barry O'Byrne, CEO of global commercial banking at HSBC said: 'Access to finance is critical for early-stage climate tech companies to create and scale real-world solutions. We are already working with some of the most exciting companies at the forefront of climate tech, from seed to global scale-up. 'With HSBC's global reach, in-house climate tech expertise, and newly launched Innovation Banking proposition, we can offer these pioneer companies unrivalled support.'

ALDERNEY 'OPEN FOR BUSINESS'

Alderney's Chamber of Commerce has launched a new campaign, 'Alderney is open for business' which aims to boost the islands economy by attracting professionals and new business ventures to the island who will complement rather than compete with Alderney's already established business community.

'One of Chamber's main aims is to attract further business to Alderney whether as a relocation or as a start-up. We are also looking at companies using Alderney as an ideal place for back office work especially from Guernsey businesses. Alderney's average salaries are lower and commercial rents are significantly lower with our islands being within the same Bailiwick, we see this as a positive and serious opportunity,' said president of Alderney's Chamber of Commerce, Andrew Eggleston.

Before the launch of the campaign the Chamber of Commerce undertook a survey among its members and Alderney residents on social media to get ideas of what kind of ventures would work well in Alderney. More than 130 ideas were received but many of them were overlapping and some of them could not be considered as realistic business or career opportunities.

'While we already enjoy a plethora of differing businesses coupled with a successful financial sector, we are always looking to expand. Our recently published '10 Steps to Setting Up a Business in Alderney' is now linked into the States of Alderney website and offers comprehensive yet simplistic advice as to how to set up a business on Alderney,' said Mr Eggleston.

OGIER EXPANDS



Offshore law firm Ogier has opened an office in the Dubai International Finance Centre. The firm will advise Middle East clients from that base. It already has offices in Guernsey, Jersey, Cayman Islands, British Virgin Islands, Ireland, Luxembourg, Japan, China, Singapore and Hong Kong.

Ogier managing partner Edward Mackereth said: 'This is a significant milestone which means we can expand and build on our existing expertise in the region to now offer on-the-ground advice and services to clients in the Middle East.

'Central to our global offering is accessibility for clients and intermediaries to our specialist teams in their time zone.

'We are now providing a full-service office in Dubai with our law firm, our corporate services provider Ogier Global, and our regulatory consulting team are all present in our new premises at Emirates Financial Towers.'



THE SILVESTER GROUP CELEBRATE SUCCESS AS BILL GREEN AWARD WINNER

The Young Business Group has named The Silvester Group as the winning recipient of the 2023 Bill Green Award.

The Award, first established in 1996, aims to showcase Guernsey innovators, whose sense of entrepreneurial spirit is thriving. This year the shortlist consisted of local bookshop, The Writer's Block, compliance and governance specialists Redwood Co Sec Limited, and hospitality entrepreneurs, The Silvester Group.

The shortlisted entries presented to a panel of judges comprised of YBG president Rebecca Hale and two guest judges, Deputy Steve Falla and executive director of the Chamber of Commerce, Alice Gill. After careful deliberation, The Silvester Group, creator of establishments such as The Waffle House, Crepe Maison and, most recently, The Renoir Tea Gardens, was pronounced the winner.

'Natalia's enthusiasm and passion shone through during her presentation, as did her innovative approach to the challenges faced in the hospitality industry. To the other entrants I would like to say a big thank you for taking part. It was an extremely tough decision, and we look forward to watching your businesses continue to grow and flourish,' said Rebecca.

Natalia Silvester, Owner and director of The Silvester Group, said: 'Winning the Bill Green Award for entrepreneurship is a true honour, and one that reflects the Silvester Group's remarkable journey. We had a dream to diversify and elevate the hospitality experience in our community and I'm delighted our success in this field is being recognised.

'The path from dream to reality hasn't always been easy, and it's a real testament to the hard work my team has put in. I'd like to express my deepest thanks to YBG for selecting us and to my wonderful staff for their continued hard work and dedication. My advice to others would be: don't allow insecurity to overshadow your vision, be adventurous, innovative and trust your judgement.'

Natalia and the rest of the shortlisted nominees attended the Véraon Awards, where the Bill Green award winner was announced and presented with the trophy.

**SECONDARY PENSIONS ARE APPROACHING FAST.
PLAN AHEAD WITH GOWER TODAY.**

GO
ING
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NE

From 2024, it is planned that every business in Guernsey and Alderney will be required to offer a secondary pension to all staff members.

At Gower, we can talk you through all the options to suit your business size along with what's needed to get you started.

Time is ticking, so act now.

Gower.gg, first for secondary pensions.



SECONDARY PENSION SCHEME – ARE YOU READY?

SCOTT ROWE, DIRECTOR & TRUSTEE OF GOWER PENSIONS, EXPLAINS THE UP-COMING CHANGES TO GUERNSEY'S PENSION LAWS. THESE CHANGES ARE IMMINENT, AND PENALTIES WILL APPLY TO BUSINESSES THAT DO NOT COMPLY WITH THEM. SO, IF YOU ARE A LOCAL BUSINESS OWNER OR SENIOR DECISION MAKER, YOU NEED TO ACT SOON, BUT THE GOOD NEWS IS GOWER IS HERE TO HELP.

As a reminder, the new Secondary Pension rules require all businesses in Guernsey and Alderney to provide its employees with access to a qualifying pension scheme.

You will have to enroll your employees automatically ('auto-enrolment') and each employee should be notified in advance of their enrolment date. There will also be minimum contribution levels for both you and your employees, starting at 1% per annum, and rising annually thereafter (employer contributions will be capped at 3.5%, after seven years).

How long have you got left to set something up? This depends on the size of your business, but the short answer is 'not long'. If you have 26 or more employees, you will need to have your secondary pension scheme up and running by 1 July 2024. Businesses with 11 to 25 people will need to be ready by 1 October 2024, and businesses with 10 or fewer employees will be phased in throughout 2025.

If you are not prepared for this, and it sounds like a lot to handle, rest assured: the team at Gower can help you get everything in order and provide you with a high-quality arrangement that satisfies your needs, your budget, and the incoming legislation.

GOWER MAKES GREAT PENSION SCHEMES QUICK AND EASY TO SET UP

The Gower Horizon Guernsey Pension Plan is perfect for local businesses that want a powerful pension solution for their employees, but don't want to waste time and effort building it from scratch.

This plan puts its members in the driving seat. You can customise your pension, picking and choosing from more than 200 investment funds through the Zurich Investment Platform. But, if you would rather leave money management to the experts, we make that as easy as possible too. Just pick from one of Gower's risk-rated portfolios, which have been carefully selected by our experienced team of investment experts to grow and protect your capital over time.

You will benefit from maximum flexibility and accessibility. Our solution uses an online portal and an app to give you instant access to all the information you need and the ability to tweak your investments whenever and wherever you are. Meanwhile, our experienced team of support staff are available to answer any questions you may have, ensuring you remain happy with your choice of pension providers.

Perhaps most importantly, we can bring much more than a high quality, customizable, and qualifying pension plan to your business. Together with our sister company, Gower Financial Services, our pension schemes can be provided as part of your company's wider benefits package, including elements such as income protection and health insurance cover. When you work with Gower, you can do it all in one place.

Whether you want to discuss the implications of the secondary pension scheme for your business, or learn more about what sets Gower apart from other options, call Scott Rowe on 700200 for more information. Alternatively, email scott.rowe@gower.gg to set up a meeting or visit us at www.gower.gg

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A COLLECTIVE FUTURE, TOGETHER

AS THE FORT GROUP'S NEW CEO, GRAHAM MCCORMACK HAS JUST COMPLETED HIS FIRST QUARTER IN THE ROLE. AMANDA EULENKAMP SPOKE TO HIM ABOUT HIS VISION FOR THE FUTURE AND BUILDING ON THE STRONG FOUNDATIONS OF THE INDEPENDENTLY-OWNED BUSINESS.



ADVERTORIAL

He may have only been in his role as CEO of the Fort Group for three months when we met, but Graham McCormack has spent his time productively, listening and observing.

'When I arrived at Fort, I committed to holding a one-on-one meeting with every single staff member,' he said.

Those 30 minutes with each of the 50 staff proved vital in understanding each person's role and finding out what they saw as the strong values of the Fort Group.

'There was a very brief agenda, time to introduce ourselves and get to know each other,' said Graham. 'Asking them what they thought was good about the company and what could be improved gave a really strong insight into the culture and values of Fort. It was also the best way to attach names to 50 faces!'

I asked if the answers were what he had expected or if there were any surprises.

'I think it solidified my thinking. The business is 50 years old and there are a lot of staff and clients that have been here a long time. It's a very stable business and the culture is fantastic – it's a nurturing, supportive culture, and there is very low staff turnover, and for very good reasons. Staff are looked after and given good opportunities and that, in turn, has made the business very successful.'

Having spent 16 years in his previous role, he has synergy with Fort Group's culture of longevity, and wants to be part of the team 'for hopefully a long time' as he looks to grow the Group.

One staff member is going to be 82 next year, and Graham said that speaks volumes about the company and its culture. 'I think the supportiveness, the flexibility, is why there is such a loyal staff base. It's why the business model has been such a success. Everyone

has their trials and tribulations during life but you need to support your team and be flexible. As a result the business ends up performing better.'

In Graham's view, Jos Ensink, the managing director, has a business that absolutely works. 'He has got it to a fantastic point over the 30 years he's been here, but it's at a junction where a bit of fresh input and direction could be beneficial to help the business grow.

'It's important that we have a strong brand profile to portray the values of the business. It's an opportunity to refresh what we're doing. We just want to tell everyone and let people see and understand what we're about.'

GROWTH

Graham says that the company wants to reach out to new networks, new intermediaries and potentially new jurisdictions, while still paying special care and attention to existing clients and staff.

'There has been a lot of consolidation in our sector. We want to show that we offer a good home for clients and staff, one that provides continuity of personalised service'

With some larger businesses, shareholder objectives don't always align with management's objectives, or even with staff's view of how things could be achieved, and it can create an issue where shareholder return is the priority over the service model.

At Fort Group, the business is independently owned and objectives are aligned. 'We are fully owner managed, we're nimble, and decisions are made quickly in-house. There is no risk of shareholder objectives being misaligned with that of management and the business strategy.'

Having a well-defined strategy that everyone's on board with and commits to is vital.



SHARED OWNERSHIP

A 'massive believer' in shared ownership, Graham says that the best way to grow a business or develop a new strategy is to bring everyone on that journey and make it worth their while financially. To this end, he and Jos have started sharing high-level financial information to bring everyone on that journey so that the staff can benefit as well.

'We want things to be simple and real. If the business grows, then the staff are going to benefit from it.' An incentive scheme that is a potential differentiator from 'the market norm' is on the near horizon for the business.

NEXT GEN

With an eye to the future, Graham says that as well as wealth moving down to the next generation in trust structures, there are different priorities. 'Just like our younger staff, the next generation of clients have different views on the world and especially sustainability.

'We've put together a green team, they are the driving force behind our sustainability objectives. This then feeds across to how we can support clients via knowledge and investment proposals.'

Another interesting phenomena around the next generation is the growth of female wealth in the Middle East. 'A lot of female wealth has filtered down through large families; we are particularly seeing that in Saudi Arabia, which gives rise to more opportunities,' he said.

TECH AND THE FUTURE

Historically, according to Graham, trust businesses have been quite old-fashioned when it comes to technology. However, as a business, the Fort Group is investing heavily in its technology platform and workforce.

'It's important to continually invest in technology, after

all it is the backbone of our service model. We want all our staff to have the best tools to do their job and provide excellent customer service. We have to pay attention to new technologies, like AI and ChatGPT and how it can be used in a business context, particularly in making us work more efficiently. We offer a very personalised service, so while technology can assist you in delivering that service, such as assisting with client onboarding and reporting to the tax authorities, trust relationships still come down to people and how we interact.'

Good and regular communication is something that Graham believes in. Staff are updated formally at the end of every month and each quarter. 'I talk them through strategy and what we're doing; give them their voice and listen to their feedback. We are a team and it's important to listen, find out what's good and bad, and react to those findings. If everyone understands what we are setting out to achieve, what we are doing, and how they can play their part, then Fort has the best chance of success.'

It is obvious that both Graham and Jos are passionate about their clients, their staff and the continuity of service that Fort Group offers. Now that Graham's spent time listening, observing, and putting plans into action, plus his enviable track record, things bode well for the Fort Group as it steps into the future with a new CEO at the helm.

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PARADOX LOST?



MARK BOUSFIELD, GROUP MANAGING DIRECTOR, INVESTMENTS AT RAVENSCROFT

It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity, it was the season of Light, it was the season of Darkness, it was the spring of hope, it was the winter of despair, we had everything before us, we had nothing before us, we were all going direct to Heaven, we were all going direct the other way—in short, the period was so far like the present period, that some of its noisiest authorities insisted on its being received, for good or for evil, in the superlative degree of comparison only.

A Tale of Two Cities, Charles Dickens, 1859

So, here it is Merry Christmas we are at the end of a tumultuous year in which, unless you have been on the moon or in one of those sensory deprivation tanks, it has been impossible to escape the global news cycle. You may also have noticed that when consuming the news nowadays, especially electronically in the echo-chamber of news curated for you by your favourite provider, it is not unusual to have to read half the story before realising that the events described are happening in Australia, the US or indeed anywhere except home. This is not to decry being more globally informed (after all, as I write there are two not insignificant wars going on) but the real reason you're being bombarded with such geographically-distanced information is because bad news sells, and media outlets understand the voyeuristic nature of their readers and seek to profit from it: quintessential clickbait. It's a bit like watching a few episodes of Inspector Morse and imagining Oxford to be the murder capital of the world...

As has been the case since he published in 1798, there is an irony attached to the endlessly recycled Malthusian warnings of not enough resources, food, energy (of the right sort!) or equality (of outcome), etc. As we have often reminded our readers, this fear flies directly in the face of both the statistical and empirical evidence. Indeed, population is shrinking around the globe with the notable exception of Africa. This is straightforwardly tied to the migration out of poverty and towards a burgeoning global middle class: essentially, the more money you have, the fewer children you have. (In general, that is. No doubt Elon Musk – who is quoted as saying that population collapse is a bigger risk than global warming – can afford to raise his current 11 without too much difficulty. Whether they'll all want to go to Mars with him will be interesting to see.)

Meanwhile, back on planet Earth, the rapid pace of technological innovation has also given rise to fear, in

this case of Artificial Intelligence and mRNA vaccines to name but two recent developments. Indeed, 70 years on from the hopes and dreams of the post-World War 2 1950s where technology was going to solve everything and give us a life of Riley, we seem collectively to be afraid of what's coming rather than celebrating our great fortune. Being alive now is the greatest privilege humankind has ever known. All of us benefit from what we now call the Age of Enlightenment (1685-1815) and its transition into the Industrial Revolution (1760-1840). There's no doubt that many missteps were made on the way to our unparalleled health, wealth and happiness. But to live now is to have access to resources and technology that the richest of 100 years ago could not have dreamt of owning, regardless of their stash. Since 1900, global average life expectancy has more than doubled and is now above 70.

Don't get me wrong, there's still plenty to worry about. And there's a strong chance that whatever politicians come up with to fix matters will not. But that's in the nature of these things: we cannot always bend the arc of history to our liking, no matter how well-intentioned or clever we think we are. Sometimes stuff just happens.

Which is why we try extremely hard to filter out the noise of the day-to-day political economy. It's not because we are avoiding reality, but rather that we are trying to isolate the signal from the noise. Concentrating on the numbers won't always work – as Keynes, renowned as one of the most influential economists of modern times, noted, markets can stay irrational longer than you can remain solvent – but it's a much better approach than acting on the collective hysteria of the electronic version of tomorrow's fish-and-chip wrapper.

If you're travelling before Christmas then Merry Christmas from all of us at Ravenscroft and to everyone, here's to a (more) prosperous New Year!

IMAGE ©ISTOCKPHOTO



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GUERNSEY TRADING STANDARDS -

A STEP IN THE RIGHT DIRECTION FOR CONSUMERS



BY ANN HALLIDAY, COUNSEL, BABBÉ LLP.

On 2 October 2023, The Trading Standards (Fair Trading) (Guernsey) Ordinance, 2023 came into force in Guernsey. This legislation is designed to protect consumers when they purchase goods and services (the pair of shoes from the high street or the servicing of a car). It does not, however, apply to business-to-business contracts or private sales.

The Ordinance has introduced important legal protection for consumers to ensure fair and adequate treatment in their transactions with traders with a place of business in Guernsey or who supply or seek to supply goods, digital content or services to persons in Guernsey. This ultimately means that traders now need to be acutely aware of the new requirements to avoid the risk of potential legal action.

IMPLIED TERMS

The legislation covers many things, but of particular importance is the introduction of implied terms into contracts requiring goods, digital content and services to be of a satisfactory quality, that they will be as described and will be fit for their intended purpose. If they fall short of these benchmarks, as well as being able to pursue the matter through the Courts, consumers can approach The Trading Standards Service who may act on the information provided in addition to undertaking its own market surveillance to ascertain compliance.

PROVIDING INFORMATION

Subject to certain exceptions, there is now also a requirement for prescribed information to be provided by the trader to the consumer in a clear and comprehensible manner to include the main characteristics of the goods, digital content or services, the trader's identity, the price, additional charges and arrangements for payment, delivery and performance. While different requirements apply to contracts made on a trader's premises and contracts made off premises, the legislation casts its net far and wide and traders need to take action to ensure they are compliant.

UNFAIR CONTRACT TERMS

A particularly important feature is the establishment of new rules around unfair contract terms, which are now expressly prohibited. Contractual terms must be written in plain and understandable language so that their meaning is clear and understandable. Any unfair terms will not be binding on the consumer. In order to ensure compliance, businesses will need to review their existing customer contracts and procedures and make any changes to ensure they comply with the Ordinance. This may involve updating terms and conditions, training staff on the new requirements and implementing effective complaints handling procedures.

SO WHAT SHOULD I DO NOW?

If you have a query relating to the new legislation, Babbé LLP is expertly placed to assist. Traders must be aware of their obligations and should take steps to ensure compliance in order to avoid potential legal issues and consumer complaints. Aside from gaining a greater understanding of the new regime, your customer contracts may need to be updated and we are here to help.

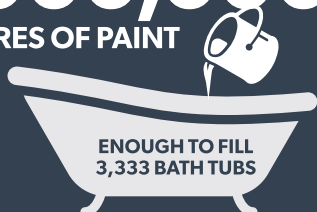
If you have any queries or would like to discuss, please contact the corporate team at Babbé LLP.



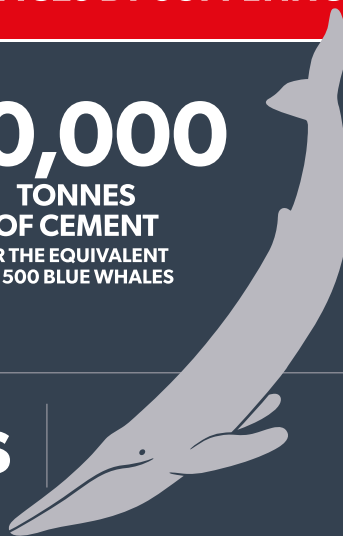
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LITRES OF PAINT



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TONNES
OF CEMENT
OR THE EQUIVALENT
OF 500 BLUE WHALES



HUNDREDS OF MILLIONS OF NAILS,
SCREWS, BOLTS AND ADHESIVES

500,000
TONNES OF BOARDS
OR 20.5 TIMES AS HEAVY AS
THE STATUE OF LIBERTY

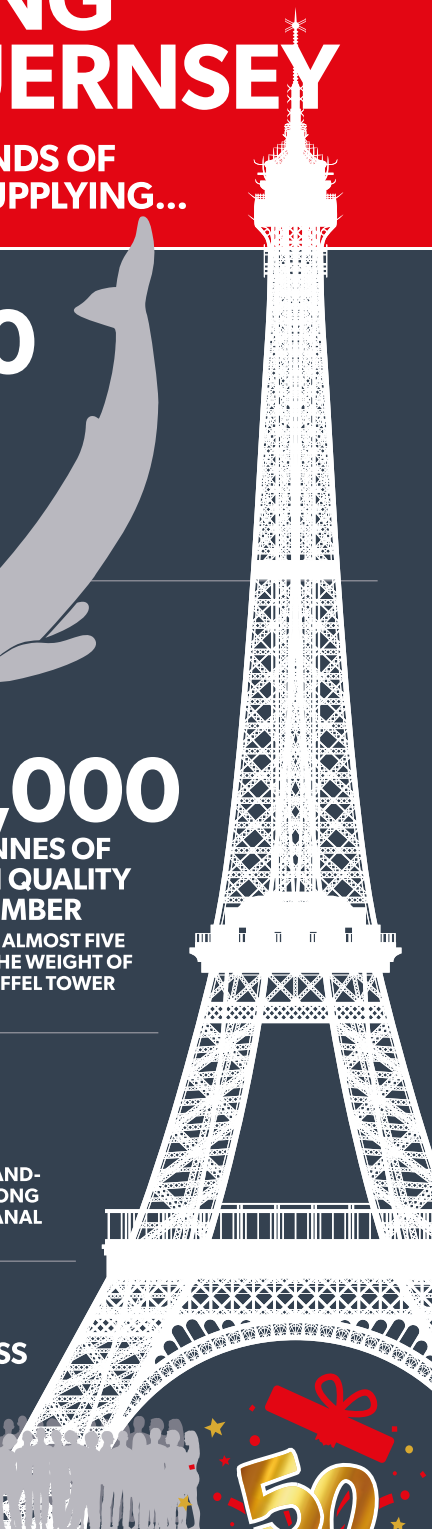
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TONNES OF
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300,000
METRES OF PLUMBING
AND DRAINAGE PIPES



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Norman
Piette

50 YEARS AND STILL GOING STRONG

BY DALEN VILE, MARKETING MANAGER, NP GROUP

It has been a very special year for Norman Piette. I am extremely proud to be looking after the marketing for a company celebrating its 50th anniversary, making us one of the oldest businesses in the Bailiwick. Our success is down to our staff and our many trade and retail customers who love having a local, family-owned business on their doorstep. We thank you for your support.

Norman Piette was formed in 1973 by combining Charroterie Mills Ltd, The Piette Saw Mills and J&D Norman. We still provide many of the same products as we did back then, and only recently a member of staff from The Piette Saw Mills retired. I believe it is these strong local roots that have brought us success over the last 50 years, particularly through the more turbulent times such as during the pandemic or more recently the war in Ukraine.

It was important to us to mark this anniversary properly and celebrate the company's achievements. We had customer and staff parties to thank everyone for their help in us reaching this important milestone. We did an island-wide door drop and had lots of competitions in store and on Island FM giving away thousands of pounds worth of prizes. We also included a special price throwback charging 1973 prices for cement which was a good bit of fun!

Our 50 Acts of Kindness campaign has been very successful and included support to local charities, donations to worthy causes, sponsorship of fundraising activities, beach cleans and the building of a special camping pitch in Herm to be used by deserving islanders and their families. This is something all our staff have got hugely behind and we are so proud of the effort they put in to our charity initiatives.

We held 'free bacon roll days' (extremely popular as you can imagine!) and special charity days when we gave 5p in every pound to go towards local community projects. We designed a new '50th' logo, painted a mural on our wall and posted old photos of staff and customers on Facebook which went down really well, as did the resurrection of our well-known 'Norman, Norman Piette' radio commercials.

It was great to hear feedback from customers who really appreciated what our 50th anniversary campaign

was attempting to achieve. That makes all the hard work worthwhile.

It has also been a time to remember the grit and determination that staff and customers have shown when the going has got tough. Certainly, one of the biggest challenges over the past 50 years was the period coming out of lock-down when the demand for building products went through the roof. Unfortunately, the supply chain was almost at a standstill! We were only allocated a certain amount of cement by suppliers and there was not enough to satisfy demand as builders returned to their sites to continue their projects. Thanks to our purchasing and supply teams and the patience of our customers we got through it. No one predicted a pandemic, and it was a real challenge to get the right products here at the right time.

But we must look forward as well as back, and we are always looking for the latest innovations and opportunities for our customers. I am currently organising the next Big Build trade show which we will hold at Bulwer Avenue next year. There will be more than 50 suppliers from the UK with special offers and competitions to win their products. It is incredibly popular and we pack out our yard with stalls on a Thursday, Friday and Saturday.

Norman Piette aims to be resilient, innovative and a valued member of the community. The future will present fresh challenges but thanks to the support of our staff and customers we will continue to help build a better Guernsey. Here's to the next 50 years!



GEOFF NORMAN CUTTING THE CAKE AT THE 50TH CUSTOMER PARTY.

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CLARITY

CLARITY: LEADING IT IN THE CHANNEL ISLANDS



The birth of Clarity in 2022 marked a significant milestone in the provision of IT services in the Channel Islands.

The merger of Next Generation IT and Alternative Solutions created one of the largest Managed IT Service Providers in the Channel Islands; fusing years of experience and expertise to become the premier IT provider in the Islands. Clarity's purpose is to demystify IT, empowering our clients to thrive in the modern tech-dependent world. Our vision is clear - to be the most successful, trusted, respected, and innovative technology partner in the Channel Islands.

As a modern and forward-looking business, Clarity's core values shape our interactions with clients, the local business environment, and the community. In forming the Clarity brand, we have created an organisation dedicated to providing excellent service. We strive to exhibit these attributes in all we do:

Trusted Advisors, not Salespeople: At Clarity, we don't just sell technology; we provide consultative guidance, working closely with clients to identify and deploy the best technology solutions tailored to their unique needs.

Customer Success: Our exceptionally low client turnover rate speaks volumes about our team's proactive attitude, motivation, and the substantial value they bring to our clients' businesses.

Proven Experience & Success: Our team comprises qualified experts with extensive experience across various industry sectors. From onboarding clients globally to providing cutting-edge cybersecurity expertise, we've got you covered.

Security: We maintain an uncompromising stance on security processes to guarantee the safety of your data.

Clear Pricing: Transparency is key at Clarity. We offer straightforward, open, and fair fee structures that are customised to the needs of local organisations, eliminating hidden costs and surprises.

Reliable & Responsive: With round-the-clock local support available through our Guernsey and Jersey offices, we are always at your service.

Future Facing: Clarity keeps pace with the latest developments in the industry and adapts our services to align with emerging trends, standards, best practices and technologies.

Whilst NGIT and ASL collectively boast a history of 50 years in business, Clarity is a relatively new brand. We often receive feedback that people are surprised by the scale and capabilities of our organisation. To shed a little light, here are some lesser-known facts:

- **Team Size:** Clarity comprises 90 talented professionals across Guernsey and Jersey, providing local expertise and resources to meet the unique needs of businesses in each Island.
- **Track Record:** Clarity serves an impressive number of clients, a testament to the trust and satisfaction they place in our services.
- **Cloud Expertise:** We are experts in both private and public cloud solutions, offering a comprehensive range of options tailored to your requirements.
- **Owner Managed:** Our highly motivated and focused team is deeply invested in Clarity's success, with five directors who are also owners of the business, ensuring a hands-on, client-centric approach.

ESG/CSR

Our good reputation is most important to us and running an ethical and responsible business is key to our sustainability. It is key that we are part of the local community, actively supporting many events, activities and local charitable organisations across the islands.

WHAT'S NEXT FOR CLARITY

We have grown strongly over the last few years, and we anticipate continued success from the enlarged team we have in place across the Channel Islands. In particular, we expect robust growth from our Jersey team, where we are seeing strong demand.

In addition to our traditional support and consultancy, we are experiencing increased demand for our security services, a continuing migration of clients into the cloud and, more recently, a keen take-up of Business Transformation services such as automation, workflow and AI.

In conclusion, Clarity's emergence as a leading IT provider in the Channel Islands is a testament to our commitment to excellence, customer-centric approach, and unwavering dedication to innovation and security. As we continue to grow and evolve, our mission remains clear: to demystify IT and empower our clients to thrive in the modern digital landscape. We look forward to the opportunity to collaborate with you and demonstrate the Clarity advantage.

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Julius Bär
YOUR WEALTH MANAGER

A TIME TO REFLECT AS INFLATION CONTINUES TO COOL



IN THE NORTHERN HEMISPHERE, THE WEATHER HAS COOLED DOWN, AND THE SAME CAN BE SAID FOR INFLATION. AS THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK (ECB) MET IN GREECE IN OCTOBER, AND INVESTORS LOOK TO THE NEW YEAR, THE BIG QUESTION IS – WHAT WILL HAPPEN WITH INFLATION IN 2024 AND BEYOND? DEREK BEATTY, PORTFOLIO MANAGER AT JULIUS BAER GUERNSEY, TAKES A LOOK AT INFLATIONARY TRENDS GLOBALLY AND THEIR IMPACT.

ECONOMIC COOLING IN THE EUROZONE

Economic cooling is in full swing in the Eurozone, and we do not see any need for further policy tightening. Credit growth slowed sharply and should also help in the disinflation process. One worry is energy prices, which might lead to some upside risks to headline inflation in the short term, but they are not interfering with the trend in underlying inflation, which continues to move towards the 2% target. Moreover, the Governing Council is likely to take a pragmatic view on any short-term impulses from the energy market, albeit it's too soon to call victory, given that inflation rates remain elevated.

A RISE FOR SAFE-HAVEN CURRENCIES

Safe-haven currencies such as the Swiss franc and the Japanese yen tend to benefit in times of elevated economic or geopolitical risks. Since the flare-up of the crisis in the Middle East, where uncertainty caused other safe-haven assets such as gold to jump, this has remained the case for the Swiss franc especially, which appreciated to levels beyond EUR/CHF 0.95. Its recent strength is likely attributable not only to safe-haven flows due to the crisis, but also to Eurozone growth risks, though it appears to be less supported by economic drivers.

Closer to home, sentiment in the UK economy has improved, as trust in fiscal responsibility has recovered from last year's turmoil, and the economy has proved to be resilient. Nevertheless, the growth backdrop remains vulnerable. Inflation has receded strongly, shifting the Bank of England (BoE) to a rate hold at 5.25%. Rates will hardly rise further, removing an important driver for Sterling from earlier this year. Sterling had been the top G10 performer in 2023 up until late summer.

BOND MARKET OVERWHELMED BY THE STRENGTH OF THE US ECONOMY

Despite monetary headwinds, the US economy remains surprisingly resilient, hardening the belief that US policy rates will stay higher for longer. Solid investment demand despite stricter financial conditions, helped by a supportive fiscal policy, have resulted in structurally higher interest rates.

The USD is also benefiting from the rise in yields, which are expected to stay higher for longer, as the US Federal Reserve now acknowledges the 'soft landing' scenario. The closely followed yield of the 10-year US Treasury note crossed above the 5% level for the first time since July 2007.

WHAT DOES THIS MEAN FOR INVESTORS?

The S&P 500 is expected to report a year-on-year decline in earnings for the fourth straight quarter (-0.2%), although we would argue that we are at an inflection point, as this would mark the smallest decline during the four-quarter streak. While this might be reassuring, the earnings results will likely be overshadowed by the ongoing conflict in the Middle East and bond yields. Barring any further steep increase in bond yields or an escalation of the conflict, equity markets should be ripe for a year-end rally.

Should you wish to find out more about the impact of interest rates on different areas of the economy, and how to manage your portfolio accordingly, please contact derek.beatty@juliusbaer.com

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YOUR ISLAND PENSION – READY FOR TAKE OFF!



BY SEAN GILLEASE, MANAGING DIRECTOR, SOVEREIGN PENSION SERVICES (CI) LIMITED

The States of Guernsey recently approved the introduction of Secondary Pensions, which will be coming into force in July 2024.

Secondary Pensions is a policy that puts legal obligations on all Guernsey and Alderney employers to enrol their eligible workers into a suitable pension arrangement, with specific conditions needing to be met by the pension scheme, and to make contributions into the pension scheme on behalf of their eligible workers. This is like auto-enrolment that was introduced in the UK in 2012 and has been widely considered an overwhelming success.

Your Island Pension, or 'YIP' for short, is a States of Guernsey facilitated Secondary Pension Scheme that is being launched to ensure that all businesses have an accessible solution that allows them to meet their legal obligations.

The UK Government established NEST Corporation in 2012 to provide a similar arrangement to satisfy auto-enrolment requirements.

SECONDARY PENSIONS – BACKGROUND

Secondary Pensions will require employers to setup a suitable pension arrangement, enrol 'Designated Employees' ahead of their 'Operative Date' and subsequently make contributions into the pension on behalf of those employees, and at a level no less than the minimum rates prescribed.

Designated Employees are employees aged between 16 and State Pension Age, earning above the Lower Earnings Limit and not in full time education.

The Operative Date is the specific date from which an employer has a legal obligation to commence contributions, which is being phased in subject to the total number of employees in each business.

1 July 2024	26+ employees
1 October 2024	11-25 employees
1 January 2025	6-10 employees
1 July 2025	2-5 employees
1 October 2025	1 employee

Contributions into a Secondary Pension are based on a % of total earnings, as opposed to a % of salary.

The definition of Earnings has been aligned with the definition for Social Security purposes and includes items such as commissions, bonuses, overtime payments etc.

Employers may choose to pay a higher % than they are required to, but they cannot pay less than the minimum amounts detailed above.

Employees who are enrolled can choose to opt-out, however Employers will have a legal obligation to re-enrol them three years later. This is to encourage as many individuals as possible to remain in and contributing towards a pension.

The key message to take away is that all Guernsey and Alderney businesses will be required to act, even those who already provide their staff with a pension plan, to ensure they have a pension arrangement and to ensure that it meets the necessary requirements under the Secondary Pensions Law & Regulations.

YOUR ISLAND PENSION

YIP has been setup and will be managed by Sovereign Pension Services (SPS).

SPS was selected by the States of Guernsey following a competitive tender exercise and has developed YIP, with the formal launch scheduled for January 2024.

YIP provides businesses with an easy and accessible solution, with no employer costs upfront or on an ongoing basis. YIP provides users with 24/7 online access via self-service portals, and there is a locally based servicing and support team.

SPS has appointed Ravenscroft (CI) Limited as the Investment Manager for YIP.

YIP is open to all Guernsey and Alderney businesses, plus, on a voluntary basis, can accept self-employed and non-employed individuals.

YIP is opening to all from January 2024 on a voluntary basis, allowing businesses to get ahead of the mandatory dates and to ensure they've got everything in hand.

For further information please visit YIP.gg or contact yip@sovereigngroup.com

PRESCRIBED MINIMUM CONTRIBUTIONS

	2024	2025	2026	2027	2028	2029	2030	2031	2032
EMPLOYER	1%	1%	1%	2%	2%	3%	3%	3%	3.5%
EMPLOYEE	1%	1%	1.5%	2%	3%	4%	5%	6%	6.5%
TOTAL	2%	2%	2.5%	4%	5%	7%	8%	9%	10%

TAX. IT'S NOT A SECRET... BUT

with no inheritance tax, no capital gains tax, no VAT, and a standard flat rate of personal income tax of 20%, Guernsey is not only an idyllic island combining a rich history with friendliness, safety, and fiscal security, it is also a rather discerning location of choice.

Guernsey lies some 40 minutes by plane from Gatwick and about 20 miles from France. Given you are most likely reading this on Aurigny, rest assured, the pilot will have the actual location covered!

The island is self-governing and those who hold a British passport may simply purchase a property on the island's "Open" property market and take up residence. The decision to relocate is usually driven by a strong desire for a better lifestyle, coupled, perhaps, with the need or desire to mitigate, in full or in part, exposure to UK taxation.

The annual Guernsey Budget for 2024 was recently debated by the Island's government, the

States of Guernsey. The Budget made incremental increases to the island's statutory tax caps. It has not sought to introduce any other significant changes. The standard rate of Guernsey personal income tax remains at a flat 20% and the standard rate of Guernsey company income tax remains at 0%. Note that certain Guernsey resident company income can be taxable at 10% or 20%.

The tax caps that are available, by statute, limit the annual maximum income tax payable by a Guernsey resident individual, from 1 January 2024 onwards, as follows:

- Open Market Cap of £60,000. 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 £160,000. 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 £320,000. 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, part time tax resident on the island.

The tax caps quoted above were the 2024 Budget proposals. At the time of going to press the Budget debate had not concluded.

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 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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IS YOUR PROPERTY UNDER-INSURED?

BY OLIVER GOATER, MANAGING DIRECTOR, NETWORK



ADVERTORIAL

After the damage caused by Storm Ciarán, it's important homeowners reassess the adequacy of their insurance coverage.

Ensuring that your home is sufficiently insured has never been more crucial. Especially in today's economic climate and with the rise of non-advised insurance sales (particularly through price comparison websites), many customers focus on the price of the insurance, rather than the cover provided and may inadequately insure items to maintain lower premium levels.

In the past 24 months we have seen a rise in the cost of building materials, which has increased by circa 20% due to a number of factors such as Brexit and COVID, and most recently Russia's military invasion of Ukraine as well as inflation rising at its fastest rate for 30 years.

These rising costs impact upon the rebuild cost of houses and therefore the insurance amount required to adequately cover your home.

SO WHAT IS UNDERINSURANCE AND WHAT DOES IT MEAN TO YOU?

When you take out insurance of any type, your premium is calculated on your individual circumstances and the amount of cover you've selected. Underinsurance can result in claims being rejected,

additional premiums being requested, or most commonly, settlements being proportionately reduced by the level of under insurance, (known as "average").

For example, if you have £250,000 of buildings cover, but your reinstatement value should be £500,000, you may only receive half of any claim you make on that insurance. Putting this in context, if you suffered a partial loss, and the costs to reinstate your property was £100,000, the claim would be settled at £50,000 as only 50% of the replacement value was declared.

SO WHAT ARE THE MOST COMMON MISCALCULATIONS?

Buildings

One of the most common discrepancies is between the market value of the property and the reinstatement cost. If in doubt, speak to a qualified surveyor. The reinstatement value should include the full cost of rebuilding your home using local contractors and appropriate professionals, including demolition and site clearance. This can be less than or greater than the market value.

Contents

Some of the most forgotten items are carpets, curtains, expensive cookware, clothing, and garden tools. You should assess items on the full new replacement cost, regardless of their age or original purchase price. Consideration should be given to inherited items as well as new purchases over the period of insurance.

Personal Possessions

Valuable items for which cover is needed when they're taken out of your home (including for travel/holiday purposes) are insured as personal possessions. Cover is not standard and you may find these items are not covered when you leave the home. Most insurers will also have different limits for single items, so check the policy wording.

Helpful tips:

- Do not be tempted to underinsure; this could lead to a larger financial loss versus the premium for insuring items for their true value.



- Check the definitions of contents and buildings – insurers' policy wordings differ so it is important to correctly identify where items should be insured.
- Read the small print – insurance policies have different covers and inner limits. Knowing what these are may save the inconvenience of a rejected claim.
- Carry out regular valuations/assessments, particularly if you improve your home or gain new possessions.
- Speak to an insurance broker who can talk you through the covers and provide you with a policy that is tailored to your needs.

Research suggests that one in five households could be underinsured. It is therefore important that suitable cover is sought. You may find you need to increase the sums insured under your household insurance. The prospect of doing so, and premiums going up, is not one you will relish. However, once a loss has occurred, it is too late to avoid the negative impact of underinsurance.

Our advice is talk to a broker, like Network Insurance. Whilst a broker is not expected to calculate the sum insured, they must take reasonable steps to ascertain your needs. They can provide you with an explanation of how to calculate an appropriate sum insured, as well as providing clarity on the cover so you can fully understand the terms and conditions.

In addition to having a range of insurance products for policyholders who know their sums insured, Network also has access to a range of insurers who offer blanket cover with £1,000,000 buildings cover and £100,000 contents cover as standard, which can reduce the worry of underinsurance.

At Network we have access to insurers whose contents only policies start from as little as £65, while buildings and contents start from as little as £175. Get in touch with one of our qualified advisers today for your tailored advice.

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Email: hello@network.gg, www.network.gg



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A LOOK BACK AT 2023



ADVERTORIAL

BY ROB PLAMPTON & ANDY FOTHERGILL, JOINT MANAGING DIRECTORS AT PRINTED IN GUERNSEY

As this is the December/January edition of this esteemed publication, it's an ideal time to recap on some of the key points we've been making this year about Printed In Guernsey and the services we offer.

Back in the days of offset lithography, the printing process involved chemicals, rivers of ink, hours setting up and massive paper wastage. Technology has changed that! Now you can produce artwork straight to a PDF which is then printed immediately with no wastage and no ink-stained hands. Fantastic!

The accuracy and quality of digital printing compared to older technologies is off the scale. Colour-matching is perfect as our machines have cameras that check several parameters on every sheet. If it isn't right, it is automatically removed and replaced.

In 2023 you don't need to print thousands of brochures to get the unit cost down. If you only need five, then our system allows that and it's revolutionizing how businesses approach their print requirements.

At Printed In Guernsey we take our eco-responsibilities extremely seriously. All the inks we use are either vegetable or water-based and laser technology has cleaned up our factory and enhanced our green credentials. Any forest-sourced materials we use such as paper originates from a supply which is renewed and well-managed. We're a member of the Woodland Trusts' Carbon Capture Scheme, offsetting the CO2 emissions of the paper we use by planting native woodland throughout the UK.

With companies having to put more focus on their carbon footprint and the rising cost of postage and transportation we are already seeing more clients coming to us for a wide variety of requirements. There is a good chance that the digital postcard you upload on holiday will pass through the TouchNote app to the Printed in Guernsey factory and then on to its destination.

Last year, we processed three million items and distributed them via Guernsey Post. These orders come down the digital pipe to us as a pdf from the four corners of the globe. If the end address is in the UK it will probably be delivered the day after we receive it in Guernsey.

Our sophisticated new technology means we can personalise a range of items for online and offline businesses. You name it and the chances are that we can print your company logo on it!

This year, we also acquired Ego Motifs. We offer clothing printing and embroidery services to businesses, charities, and sports clubs across the Bailiwick but also make a full range of other services available that were not previously accessible at Ego Motifs. We know how much clients value being able to discuss and order a wide range of printed material in one place with one point of contact in Guernsey rather than on the other side of the world. It makes business simpler, more time-efficient and the end results are much more consistent.

In 2023 Guernsey hosted the Island Games. We supplied over 5000 clothing items for local volunteers, all of which were printed in-house at our factory in St Sampson's. As official merchandisers we also produced a range of keep-sakes of the event.

Printed In Guernsey also produced all the 3,500 accreditations for sportsmen and women, journalists, volunteers, coaches, and medical staff on to synthetic paper. Each contained a unique photograph, their name, and their island flag, all printed in one day. Digital techniques have greatly increased the security that can be built into a document: microtext which can only be read using magnification, invisible ink only legible under ultraviolet light or watermarking patterns that are difficult to replicate.

We believe a great website and social media is an important part of the marketing mix. But these methods are just one part of a successful plan. We've been advising businesses on how best to attract their target market for a long time. Some of the most cost-effective and successful profile raisers can be a well-designed livery on a company van, a large banner down the side of a prominent building, or a giant hoarding that hides the renovation work in a row of shops.

So, the next time you are looking to 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 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 Sampsons.

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



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STEVE BREHAUT,
MANAGING DIRECTOR

CUSTOMER SUCCESS AND THE RESOLUTION WAY

The customer success model we foster at Resolution IT is nothing new, but there are certain distinctions within the way we work that set us apart. For us, customer success is the combination of certain values, shared throughout the business. In this article, I'll describe each one and explain how it impacts our way of working.

CUSTOMER SERVICE AT THE HEART OF OUR BUSINESS

From the very beginning of Resolution IT's journey, we were determined to provide IT support that was accessible, consistent, and delivered with the customer in mind. The IT industry had a certain reputation and we were used to hearing grumbings of poor customer service, inconsistent service delivery, and a lack of innovation. These issues result in many organisations being hampered with legacy IT and outdated solutions that aren't equipped to handle their growth, as well as frustrated and dissatisfied staff that are wasting time with inefficient and temperamental software.

From our perspective, consumers should be front of mind right from the development of your product or service, through to service delivery and ongoing support. And this is what we set out to do with Resolution IT.

THERE FOR YOU THROUGH THICK AND THIN

We consider ourselves an IT partner, rather than just a provider. We work closely with our clients to understand their businesses and propose solutions that are specific to their needs. We also develop custom account plans to help our clients achieve their future goals. This approach has given us a deep understanding of our clients' industries, and in turn has enabled us to evolve our services to better suit our target audiences.

OPEN AND HONEST

Being open and honest with our clients is very important to us. We provide full transparency into our performance with live dashboards, regular reporting and visibility into client feedback.

Naturally, there will be times when things don't go to plan and, as with any business, mistakes are inevitable. When this happens, it's important to act with integrity, follow our values and focus on how we're going to make

things right. One of the biggest lessons we've learned throughout the 16 years of Resolution IT is that it's not the mistakes that count, but how you deal with them afterwards. Our clients often commend our transparency in these situations, and it's helped us remediate any issues swiftly and learn from our mistakes.

CONTINUOUS IMPROVEMENT

Continuous improvement is all about being the best we can be, learning from mistakes, and developing our services in line with our client's requirements. From the customer's perspective, we also strive to improve their own organisations with technology that increases their productivity, strengthens security, and helps move their business forward.

We regularly send out feedback requests to learn about our clients' experiences with our team and products, at all levels of the business and throughout the relationship. This feedback is reviewed on a weekly basis to ensure we improve our services accordingly and plug any gaps. It's important to us to understand the experience our clients are getting from our business as a whole, as well from individual projects. Another benefit to feedback is the recognition it gives outstanding members of our team, who are celebrated each week in the company meeting.

ABOVE AND BEYOND

At Resolution IT, we foster a shared understanding that we'll try our best in any situation and go the extra mile for our clients. Going above and beyond as standard practice, rather than in exceptional circumstances, is what sets us apart.

Whatever our clients need, we'll do our utmost to get it over the line. Whether it's working through the night to get a system back online, migrating entire systems over a weekend, being on call for critical issues in the middle of the night, reacting quickly to attempted cyber breaches or delivering projects on short notice, with minimal disruption to the business, we'll do our best in every situation. Everyone takes pride in their role and works to support our clients as best as they can.

When you combine all the above values, that's what we at Resolution IT believe to be a true Customer Success model.



ABOVE: LES HAUTS COURTILS

ADVERTORIAL

GUERNSEY'S OPEN MARKET REMAINS RESILIENT AMIDST ECONOMIC UNCERTAINTY

IN THE FACE OF CHALLENGING ECONOMIC CONDITIONS, GUERNSEY'S OPEN MARKET HAS SHOWN REMARKABLE RESILIENCE. SOPHIE EPHGRAVE, OPEN MARKET DIRECTOR 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 16% increase in total Open Market sales by value up to the end of August this year, with an average sale price of nearly £2.1m. 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 increased by 125% 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.

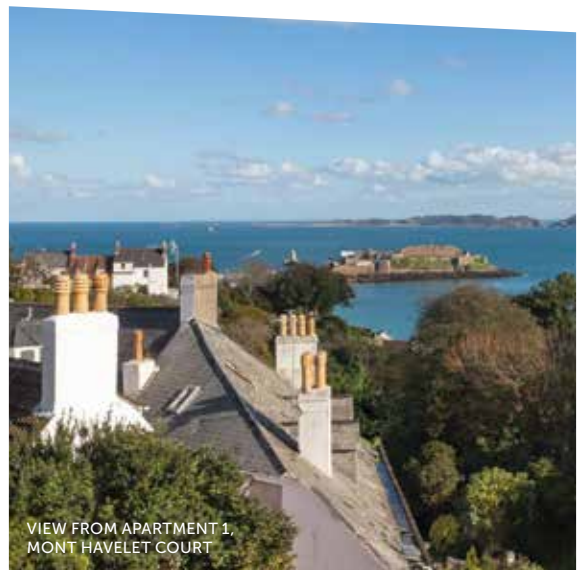


A SEASON OF OPPORTUNITY

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.

SOPHIE EPHGRAVE
OPEN MARKET DIRECTOR



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PRIVATE WEALTH – THE CHANGING FACE OF THE NEXT GENERATION

BY MATT GUTHRIE, GLOBAL HEAD OF PRIVATE WEALTH AT OGIER, GUERNSEY

ADVERTORIAL

The Guernsey Private Wealth Forum, which Ogier supported as a Gold sponsor, explored the nature of change and cultural dynamics, the non-nuclear family and the importance of the next generation.

The next generation is increasingly diverse compared to what's come before. Concepts like nationality, geographical spread and demographic profile, and more subjective qualities like entrepreneurial spirit, ethical values and purpose-driven philosophies, mean modern-day private wealth advisers face greater challenges. The next gen asks fundamental questions of advisers in terms of communicating with them and approaching wealth planning and asset protection strategies.

DEMOGRAPHICS

Nationality and geographical spread of the next gen, plus the added challenge of gender and family make-up makes the picture more complex. There's potential for a greater mix of family members but also increased blurring of boundaries regarding family stakeholders.

SOCIOCULTURAL & BEHAVIOURAL DIVERGENCE

The mass transition of wealth expected over the coming years means a very different wealth experience to come. An appetite to contribute and engage on family matters is key – how the current generation and advisers react is critical.

ADVISER COMPLEXITY

Exacerbated by complex regulation and market volatility, cross-border advice in supporting next gen aspirations and succession planning is now fundamental to private wealth planning.

Establishing a shared vision and keeping a diverse family on track is a challenge – generational values and visions aren't always aligned. It's crucial that families and advisers discuss these so advisers can service clients as a coordinated family entity.

There's a disconnect between next gen expectations and what the current generation offers. Accordingly, education is now core to adviser responsibility, for the next gen to understand the complex world they live in and prepare for greater responsibility, and for the current generation to appreciate next gen aspirations and trust their abilities.

Bringing generations together can aid inter-generational understanding, with legal advisers establishing solid ground rules and governance frameworks that display clear, shared visions and responsibilities.

From a legal and structuring standpoint, the divergence of next gen family members, interests and behaviours means private wealth practitioners must build global flexibility into holistic family structures, making them robust in the face of new business ventures and international regulatory requirements, providing certainty in diverse family frameworks and instilling confidence should circumstances change – such as divorce, citizenship or tax residency.

Furthermore, global mobility among the next gen has increased the need for international expertise and specialist knowledge of international and domestic laws and compliance and reporting requirements. For legal advisers, this means being coordinators, bringing experts in as required.

The changing face of the next gen is challenging families' wealth structuring, investment strategies, and approach to business. Engagement can help a family manage succession and empower the next gen to utilise its diverse interests and experiences to enhance the family platform.

For more information, email matt.guthrie@ogier.com or visit www.ogier.com.



IMAGE ©ISTOCKPHOTO



'GLOBAL APPROACH' TO WEALTH ADVICE HIGHLIGHTED AT GUERNSEY PRIVATE WEALTH CONFERENCE

ADVERTISEMENT

Guernsey can provide political and economic stability in an uncertain world.

The endorsement came from David White, Managing Director at QB Partners, who was a panellist at the 2023 Private Wealth Forum hosted by Guernsey Finance.

'Choosing the right domicile depends on each client and their objectives,' he said. 'Ensuring that the structures that advisers are recommending are portable from one jurisdiction to another, is vital.'

And this is something which he said Guernsey can provide, offering stability, a whitelist rating by the OECD, and a gateway to portable products.

This message resonated throughout the forum, which began with a panel on changing family dynamics and generational handover with Samuel Bosanquet, Family Office Services Director at Schroders, Charisse Crawford, Partner at Trowers & Hamlins, Greg Limb, Partner and Global Head of Family Office & Private Client at KPMG and moderator Kerrie Le Tissier, Director at Highvern.

Greg opened by discussing the growing number of families with members spread across different jurisdictions globally.

'There's a dawning recognition of what that means for their wealth structures,' he said.

To combat any issues stemming from this, he recommended wealth holders 'surround themselves with advisers that are able to give them a global approach.'

Guernsey's flexibility as an International Finance Centre was complimented by Greg, who said: 'We see places like Guernsey, that have a system that allows families to understand the world, and tread carefully, as the way forward.'

Charisse examined the effect this has on succession planning, and added: 'We have more complex family dynamics than we have historically had.'

'There's nothing worse than seeing assets eroded when at the succession planning stage, something could have been done to perhaps protect that asset.'

She highlighted the importance of developing advisory boards, where professionals examine local assets and trust structures, to enable a worldwide strategy that is able to deal with unexpected events.

This statement was echoed by Samuel, who said: 'The most important thing is to take a personalised approach to those families.'

When discussing trends that influence jurisdictional choice, Samuel stated the importance of the four Ds - death, divorce, dispute, and disposal.

He added: 'Guernsey has unique and admirable structures, such as foundations purpose trusts, that can offer families things that they can't otherwise access.'

He urged advisers to focus on the process and what the family is trying to achieve, rather than the financial outcome.

'A genuine conversation is worth many times more than the piece of paper that comes out at the end,' he said.

The trio also explored the changing attitudes of the younger generation, and agreed that integrating sustainability into building portfolios has now become the default.

Greg called attention to a 'general acceptance that [younger generations] dial off some of the financial upsides for the impact that their investments would make.'

He also spotlighted a need for advisers to 'adapt our style to suit,' saying: 'We're finding that younger clients are responding a lot more to people that speak their language.'

The second panel of the day, A changing world: Market trends



TOP LEFT (L-R): SAMUEL BOSANQUET, FAMILY OFFICE SERVICES DIRECTOR AT SCHROEDERS; CHARISSE CRAWFORD, PARTNER AT TROWERS & HAMLINS; GREG LIMB, PARTNER AND GLOBAL HEAD OF FAMILY OFFICE & PRIVATE CLIENT AT KPMG; MODERATOR KERRIE LE TISSIER, DIRECTOR AT HIGHVERN.

ABOVE: GUESTS AT THE PRIVATE WEALTH FORUM.

RIGHT, TOP-BOTTOM: RUPERT PLEASANT, CHIEF EXECUTIVE OF GUERNSEY FINANCE; KATIE ROYALS, MANAGING EDITOR OF PAM INSIGHT; DIANA ROBINSON, MANAGING DIRECTOR AND HEAD OF INVESTMENTS & ADVICE AT J.P. MORGAN.

and their impact, saw panellists Nick Rees, Managing Director at Cambridge Associates, Diana Robinson, Managing Director and Head of Investments & Advice at J.P. Morgan, and David White, Managing Director at QB Partners, discuss the impact of stagflation and worldwide uncertainty on market trends.

Diana said: 'We've seen a real regime change in monetary policy, in the role of central banks and fiscal policy, which has had a real impact on investments.'

She highlighted the need for 'a combination of client-centricity and using digital tools and advancements to scale that', alongside diversifying risk by putting money in different jurisdictions.

'And while we are seeing an increase in concern about global dislocation, Guernsey as a jurisdiction is viewed as a safe haven,' she said.

On the impact of global events, Nick said: 'We should embrace the theme of disruption in everything we do.'

'These things shouldn't come as a surprise, and when you're trying to implement an investment decision, it's very difficult to remove our emotional tendencies.'

The event also saw the launch of a new piece of research by PAM Insight, commissioned by Guernsey Finance, examining research trends within the private client industry.

These trends include being a good global citizen, sustainability, stability and reputation, and technology.

Katie Royals, Managing Editor at PAM Insight, delivered an update on the research, outlining the key trends from the report.

The report reflected the sentiment around sustainability discussed earlier in the conference, with one respondent, a partner at a top London law firm, saying: 'Younger generations have less of an interest in wealth, and more of an interest in doing good things.'

The conference took place at Landing Forty Two, the Leadenhall Building, London on 2 November and concluded with a fireside chat between Guernsey Finance Chief Executive Rupert Pleasant and broadcasting legend Sir Trevor McDonald OBE, during which the pair discussed his glittering career as Britain's best-loved journalist.





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NEW DIRECTOR AT LTS TAX



LTS Tax has appointed David Parrott as tax services director. In his new role, he will be responsible for a wide-ranging portfolio of Guernsey- and UK-based high-net-worth individuals and

corporate entities and for new business growth.

'David has been key to the continued success of LTS and, having established himself as one of the Island's most talented tax advisors, fully deserves this recognition,' said managing director Paul O'Neill. 'This promotion is testament to David's diligence and hard work and is great news for David and LTS.'

ALEXANDER DANIELS EXPANDS TEAM



Recruitment company Alexander Daniels has promoted Bill Jackson to director. Mr Jackson joined the Guernsey team in September 2021 as a consultant, quickly moving up the ranks

to become senior consultant and then manager. He will collaborate closely with fellow director Shannon Goode to lead the Guernsey business into its next growth phase. The company has also promoted Alexandra Wallace, who joined in November 2020, to manager.

NEW GFSC COMMISSIONER



A new commissioner has been appointed at the Guernsey Financial Services Commission.

The Rt Hon. The Lord Henley, a long-standing member of the House of Lords and a member of the

Joint Committee on Human Rights, has taken on the role.

Lord Henley has held a number of ministerial positions and has served under four prime ministers from Margaret Thatcher to Theresa May, in a range of departments. His most recent ministerial position, from 2017 to 2019 was at the Department of Business, Energy and Industrial Strategy where, among other responsibilities, he covered regulatory reform and the Life Sciences Industrial Strategy.

Between 1997 and 2010 he served as opposition chief whip in the Lords, and subsequently as opposition spokesman for Home Affairs and Justice. He was called to the Bar in 1977.

He was an elected member of the county council in his native Cumbria from 1986 to 1989, resigning on his appointment to the government. He was appointed to the Privy Council in 2013.

Speaking about Lord Henley's appointment, the commission's chairman Julian Winsor said: 'I'm delighted to welcome Lord Henley to the Board of Commissioners. 'He brings considerable experience of UK politics and high-calibre expertise, which will prove invaluable as we work to deliver proportionate regulation to meet international standards.'



BELASKO MAKES SEVEN APPOINTMENTS

BELASKO has made seven appointments, including the appointment of Hannah Dunnell as managing director in Guernsey.

Daniella Hatton has been appointed as a funds manager, Ceisha Martin as funds administrator manager and Kirstie Trudgeon as an operations manager.

Jane Ravenwood has also been appointed as a senior fund administrator, Steffie Flynn has

joined as a fund administrator and Georgia Parrish has started in the position of compliance officer.

Paul Lawrence, group managing director, said: 'We are thrilled to be expanding the business with a strong and experienced group of new joiners. They will work with Belasko to implement a robust structure and service, bolstering the team and strengthening our services.'



THE ISLAND'S FINEST DINING AT THE OGH

Enjoy a taste of luxury in the heart of St Peter Port with a range of experiences at The Old Government House Hotel. From breakfast and weekend brunch served in the Brasserie, afternoon tea served in our cosy lounge with an open fire to dinner in the Brasserie or our Governor's Curry Room where we serve Indian cuisine, with South African inspiration.

With magnificent sea views, The OGH is family and pet friendly, offers an extensive wine list and cocktail menu as well as dishes created using a wide variety of local produce.

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L-R: Natalie Hughes-Davison, Dalen Vile and James Cameron.

THREE NEW MANAGERS AT NORMAN PIETTE

Norman Piette has appointed three new managers to help drive the business forward as it celebrates 50 years of trading. Natalie Hughes-Davison, who has more than 20 years' experience at management level in the travel and telecommunications industries, takes on the role of new showroom manager, while James Cameron has been appointed as the manager of heavyside and timber.

Looking after the promotion and strategic branding of Norman Piette, Annandale, Project Hire & Sale, Quantum Building Supplies in Jersey and Blanchard in Alderney, is Dalen Vile, who has been hired as NP Group's marketing manager.

NEW CHIEF EXECUTIVE OFFICER AT OAK GROUP



Kim Sgarlata has been appointed as Oak Group's new group chief executive officer. Based in the Guernsey office, she will lead Oak's transformational growth journey.

'I am excited to join Oak Group and contribute to its continued success,' she said. 'I firmly believe that we can drive thoughtful growth and produce long-lasting value for our clients and stakeholders by fostering an inclusive and collaborative environment for our talent and by harnessing the latest technology capabilities to drive our business.'

'Best people plus best technology equals best client service. I am laser-focused on our mission to create a truly unique client and employee value proposition.'

ASSOCIATE APPOINTED



International reinsurance broker, Consilium, part of The Aventum Group, has appointed James Read as associate. With 16 years' experience of sales and marketing across a wide range of

industries including finance, trust and fiduciary, marine, and sports and entertainment, he has joined the professional and executive risk solutions team. He will lead the sales strategy for the team as it grows its presence across the Channel Islands and other key financial hubs including Cayman and Ireland.

'I'm excited to be joining such a well respected team,' he said. 'Consilium is on a journey to be one of the best specialty lines international insurance brokers in the market and I'm looking forward to playing a part in that. I was also attracted by its unique and dynamic culture. 'Unlike most brokers in the market today, Consilium is not content to accept the status quo – it is always looking for ways to do things better and exceed client expectations. I find that refreshing and can't wait to introduce new clients to the Consilium way.'



L-R: Christine Cochrane, Allie Muzangwa and Natalie Finlayson.

DIRECTOR PROMOTIONS AT KPMG IN THE CROWN DEPENDENCIES

In Guernsey, Christine Cochrane and Allie Muzangwa have been promoted to audit director, Natalie Finlayson to advisory director of capital markets and ESG lead, and Antony Prynn to deal advisory director.

Neale Jehan, senior partner at KPMG in the Crown Dependencies, congratulated them all, saying: 'Each of them has proven their strong leadership skills and high level of expertise in their respective fields, and their promotions reflect how much they have accomplished in their careers so far.'

The logo consists of a solid magenta square with the letters "TPA" in white, bold, sans-serif font centered within it.

TPA

Great ideas
can take you
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TPA is the Channel Island's leading creative agency.
So, if you want to lead together, talk to us. tpagency.com

Decoding creativity Ideas in the AI era

In 1844, Samuel Morse introduced the world's first commercial telegraph within the U.S. Capitol. Using Morse code, he transmitted its inaugural message, "What Hath God Wrought?"

Fast forward six generations and life in the digital age is characterised by instant communication thanks to technologies that, in their infancy, raised the sort of questions that were posed by Morse less than 200 years ago. Even today, the arrival of disruptive innovation continues to create challenging questions.

The importance of ideas

It's well documented that behind every great campaign, there is a great idea. The gut-level, effortless, instinct-driven thinking that steers much of human decision-making is most influenced by emotionally resonant ideas. To make a connection with what psychologist Daniel Kahneman calls our 'system 1' decision-making, marketing needs to serve ideas that strike a chord.

As AI tools expand design and production capabilities, creating basic work at speed has never been easier. With more work flooding the creative sphere, the mediocre middle of advertising will expand. Creative work will need underpinning by ideas that go beyond the capabilities of automated systems, with a depth of human thinking that defies simulation, or risk being washed away in the tide of AI-generated content.

A compelling use of AI in the execution of creative marketing can be seen in Coca-Cola's Real Magic campaign. In their Masterpiece advert, the iconic bottle journeys through various renowned paintings in an art gallery, eventually landing beside and uplifting an uninspired teenager. Leveraging OpenAI's technology to bring paintings to life,

the Real Magic campaign themes of inspiration, connection, and optimism remain uncompromised by its use of AI technology, which only enriches the execution of these central ideas.

Weaving insight, inspiration, and business objectives into work that both captures consumer imagination and delivers for clients, is a process with no shortcuts. Content that lacks strong central ideas, that sidelines genuine ideation, and lets AI take the wheel, will ultimately feel hollow.

Where we stand

In the midst of the AI boom, it's crucial to pinpoint opportunities to enhance our services, whilst ensuring usage aligns with our company ethos.

Our approach is rooted in curiosity and proactivity, leveraging AI as a tool to, at the discretion of creators, help realise creative vision. As a full-service agency, our interest in this new technology goes beyond the creative; AI-powered data analytics and research tools support our strategic decision-making; visualisation and speech synthesis tools enhance the pre-production process; and generative AI aids in creative production.

We can expect AI's impact to become ubiquitous, freeing up time to develop and realise ideas that best serve clients and connect with consumers.

In the face of this technology shift, it's up to creators to determine whether AI will prove to be a springboard or a trapdoor.



Jesse Byrne

Client Planning Executive

Jesse has a strong interest in industry and consumer dynamics and how they can be used to shape campaign strategy. With a particular focus on the evolving impact of technology on consumer-brand relationships, he heads the agency's AI steering committee.



ABOVE: EATING OUT IN ST. PETER PORT.
 ABOVE RIGHT: SURFING AT L'ANCRESSÉ BAY.
 RIGHT: BRACING WINTER WALK. ALL IMAGES ©LOCATE GUERNSEY

A WINTER WELCOME

For some new arrivals to the island, getting to know Guernsey over the winter months can seem more challenging when compared to summer. Days are shorter, temperatures cooler, and the weather can sometimes restrict that outdoors lifestyle that islanders are known for.

But, with a full events diary and time to enjoy all that the island has to offer outside of the busier tourist months, winter is still a very special time in Guernsey. With a few easy steps, you can quickly settle into island life and establish a new on-island network.

In this article Locate Guernsey has shared their top five suggestions of how to make the most of your first (or next) winter in Guernsey.

1. Enjoy the island's restaurants – Guernsey is well known for its high-quality restaurant offering. While many are in the St Peter Port area, you will find restaurants scattered across the island. From fine dining to 'pub-grub', wine bars to friendly locals, there's something for everyone. Taking the time to experience the island's culinary offering can be a fantastic way to see more of Guernsey and spend quality time with new friends.
2. Try a new hobby – Winter is the perfect time to try something new. While Guernsey may be small, there is a hobby, activity or social group for everyone. Why not try your hand at a new artistic medium, learn a little Guernsey French or take up a dance class? Not only is it a great way to step out of your comfort zone and learn a new skill, but it's also an excellent way to meet new people and get to know the island.
3. Island hopping – Another special aspect of life in Guernsey is the opportunity to visit its sister islands of Herm, Sark and Alderney. Whether a daytrip or mini break, visiting over the quieter months offers a chance to truly experience the tranquillity of these special islands and explore their beautiful and unique landscapes.
4. Attend local events – Even in the cooler months, Guernsey has a jam-packed events diary for all ages and interests. There are excellent music events, art exhibitions and workshops as well as a host of different



TAKING THE TIME TO EXPERIENCE THE ISLAND'S CULINARY OFFERING CAN BE A FANTASTIC WAY TO SEE MORE OF GUERNSEY AND SPEND QUALITY TIME WITH NEW FRIENDS.

activities over the festive season. Events take place across the island which mean they are a great way to quickly get a feel for island life and appreciate the island's warm and welcoming community.

5. Spend time in nature – While the winter weather can be quite changeable, cooler temperatures means that winter is the ideal time to explore Guernsey by foot. The island's cliff paths are perfect for peaceful hikes and its network of Ruettes Tranquilles (tranquil roads) offer endless opportunity for long rambles to enjoy the island's stunning scenery and clean fresh air.

Locate Guernsey is a government agency that promotes Guernsey as a destination of choice for relocation, as well as offering free

and impartial support throughout the relocation journey.

If you are new to Guernsey and would like support to settle into island life or you are considering a move to the island and have questions about the relocation process, please get in touch.

The Locate Guernsey team can be contacted on enquiries@locateguernsey.com or calling 01481 220011.

More information can be found at www.locateguernsey.com.



To start your journey,
call the Locate Guernsey team

T: +44 (0)1481 220011

E: enquiries@locateguernsey.com

W: locateguernsey.com



HISTORIC COUNTRY ESTATE BLENDS SOPHISTICATION WITH CLASSIC CHARM

Widely recognised as one of the finest country estates in the Channel Islands, St George occupies a commanding position close to Guernsey's west coast.

Sitting on elevated land in the parish of Castel and enjoying sea views from some areas, the historic 35-acre residence is on sale through property agents Savills with a guide price of £25m.

Available on the Open Market, the estate dates back to the 16th century with the main house substantially rebuilt in the Palladian style as a gentleman's residence in the 1800s to make it one of the island's best landed properties.

For many years it was the country seat of the Guille family, who could trace their roots back to William the Conqueror. In 1842 it was the home of Captain John Guille who went on to be appointed the Bailiff of the Royal Court – the highest civil post on the island.

In more recent years, the current owner has completed a full programme of works on the estate, its various ancillary dwellings, outbuildings and grounds, utilising the services of renowned architects, interior designers and landscape gardeners.

'Assiduously undertaken and driven by quality workmanship, the project took a full four years before St George was finally revealed in all its beautifully restored glory,' says property agent Nick Paluch, director in the residential sales team at Savills Guernsey.

'The presentation and style is faultless – incorporating all the modern state-of-the-art features you would expect from a 21st century home and making St George one of the best houses I have ever seen anywhere.

'Widely recognised as one of the finest country estates in the Channel Islands, the property is wonderfully presented and truly unique in terms of its appeal – it never fails to impress.'

Along with the main house, the property also includes three family cottages, two guest or staff homes, an estate office with meeting rooms, workshop, garaging, luxury indoor swimming pool, all weather floodlit tennis court, health suite and indoor squash court.

Rooms of note include a grand entrance hall, drawing room, dining room, family sitting room, orangery reception room, a family kitchen/dining room and a principal bedroom suite with twin bathrooms and interconnecting morning room.

Beautifully tended ornamental and parkland gardens meanwhile are complemented by wild flower meadows, a lake, reflecting pond, woodland, and a variety of hospitality and recreational areas.

'The ultimate combination of sophistication and classic charm, the flow of accommodation has been sympathetically and thoughtfully designed, making the house both luxurious and comfortable,' Nick continued.

'The property's central location also means all of the island's amenities are easily accessible, including a journey time of a mere five minutes to the west coast beaches and ten minutes to the airport.'

Contact Nick Paluch at Savills Guernsey for further information. Telephone: 01481 713463. Email: nick.paluch@savills.com

OPEN MARKET PROPERTIES

St George is available on Guernsey's Open Market. Anyone who holds a British or Irish passport or who has the right to live in the UK can buy an Open Market property.

There are no wealth tests or governmental assessments to meet and no need for an employment permit. The buyer simply has to apply for an Open Market Resident Certificate via Guernsey's Population Management Office. They can also accommodate their immediate and extended family.

A person who is not a British citizen or Irish passport holder and who is moving for reasons other than full-time employment, will need to apply for immigration clearance before they can purchase an Open Market property.



ABOVE L-R: VICTORIA TOWER;
GUILLE-ALLES CHILDREN'S LIBRARY; THE LITTLE CHAPEL.

FREE FAMILY FUN IN GUERNSEY

The cost of entertaining kids can easily mount up however, there are lots of great things to do for free in Guernsey. Here are some of Antonia Rainbow's favourite things to do in Guernsey this winter that cost nothing but will be great fun for all the family.

LE GUET

This small pine forest is located just inland behind Cobo Bay on Guernsey's west coast. The collection of century old Monterey pine trees makes Le Guet feel like no other place in Guernsey. There are lots of logs for kids to climb on and a number of rope swings hanging from the trees. On the right-hand side of the forest is a small path that leads up to the Napoleonic watch-house that was built in 1780. The elevated position of the watch-house gives breath taking views of the west coast and several miles out to sea.

VICTORIA TOWER

Victoria Tower is a monument in the heart of town erected in honour of a visit by Queen Victoria and Prince Albert to the island in 1846. The tower still stands today and is open to the public to climb the 99 steps inside, to be rewarded with a panoramic view of Guernsey's capital at the top. The tower remains locked and can only be accessed by picking up the key from the reception desk at the nearby Guernsey Museum at Candie.

VALE CASTLE

We really enjoy a stop-off at Vale Castle because, for the kids, it's a real-life castle play area on two levels. The earliest parts of the castle that remain today, date back to the 15th Century. The upper level allows you quite a unique experience because you can walk around the top of the castle remains, taking in the scale of it and the views of Herm. During the Second World War, the German occupying forces fortified the castle with four concrete machine-gun positions, three 5cm mortar positions, trenches, four torbruk pits and personnel shelters. They remain at the castle, and make great talking points with the kids.

LIHOU ISLAND,

Lihou is an uninhabited island on Guernsey's west coast and it is only accessible during very low tide. A visit to Lihou is always a great adventure for kids, from the cobbled causeway through to the amazing rock climbing and sense of freedom that you feel. There is a path that takes you around the island (which is a designated Ramsar wetland site) and you can go in either direction with the landscape changing slightly in different parts of the island, with grassy sections, pebbles, a small rocky area and a stretch walking through longer plants, however, wherever you are on the island, the views are beautiful.

THE LITTLE CHAPEL

The miniature size of the chapel, alongside its beautiful decoration, makes it fascinating for children (and adults) and is a real must-see when in Guernsey. The biggest surprise is seeing a tiny staircase inside leading down to the lower level, my girls think they look like stairs in a fairy tale castle!

GUILLE-ALLES CHILDREN'S LIBRARY

In 2018 the Children's Library was transformed into a magical world where children can learn, have fun and be inspired, thanks to staircases only big enough for children, raised walkways leading to secret shelves and reading nooks, the beautiful tree centrepiece covered in fairy lights, circular reading bench and the artificial grass covering the floors. And if that wasn't enough, the Children's Library is home to more than 15,000 books!

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 all of the places listed above visit guernseywithkids.com





SUCCESSFUL FIRST YEAR FOR HOLDFAST WATER SKILLS ACADEMY

The wintry weather is finally with us and so the Sports Commission has put away its stand-up paddle boards, buoyancy aids and wetsuits and taken some time to reflect on the first year running its Holdfast Water Skills Academy.

Our new summer programme included water safety sessions, learn to SUP courses and other water-based activities for children and young people.

Alongside the summer activities, our Outdoor & Adventure Sports Development Officer, Alan 'AJ' Jenner, has continued to offer sessions to clients referred through Bailiwick Social Prescribing as well as supporting young people on alternative timetables or those who want to improve their water confidence.

'We didn't always have great weather to run our scheduled SUP sessions over the summer, but we adapted to the conditions and offered alternative water safety sessions wherever possible,' said AJ.

'It was fantastic to see some of our students successfully complete the full Born to Ride SUP course, but it was also heartening to see some of the children really grow in confidence as they learnt water rescue skills and how to keep themselves safe when enjoying the waters around our island.'

The Commission launched the Holdfast Water Skills Academy as part of a drive to make stand up paddle boarding and other water-based activities more accessible to the community and safer. SUP was also one of the sports included in the 2023 Specsavers Youth Games and formed part of a water sports option for the Grammar School's Enrichment Week.

'We try to keep our prices as low as possible and keep our group sizes small so that I can spend time with each of the participants ensuring they get the basic techniques right before moving on to more complex skills,' said AJ.

'The main purpose though is to have fun on the water and instil a real appreciation of how to enjoy the water safely, to check the tides and conditions before going out and to always have the right equipment.'

'The island did experience quite a few water safety incidents this year which just shows how important it is that we make sure all our children and young people know about tides and weather conditions and learn what things to consider before they go in or out on the water.'

Over the summer holidays the Sports Commission ran 37 group sessions for children and young people between the ages of eight and 16. Depending on the weather these were either two-hour learn to SUP lessons or water skills sessions based around improving water confidence and learning self-rescue and basic third-party rescue techniques. A big part of all sessions was the provision of knowledge and skills based around risk, risk assessment and preventing incidents.

'We target these skills having meticulously researched local data and cover subjects such as tides, currents, wind, safety, lifeguards, rip currents, open water risks, rock and pier jumping and wildlife interaction,' said AJ.

'In addition, we also cover what they should do in an emergency. Not only are these skills vital for islanders, but they are also transferable when families travel abroad.'

More than 100 children in total joined in the activities over the holidays.

'We are also extremely thankful to Go Guernsey who donated a number of upcycled wetsuits which meant children without their own were able to borrow or hire one for sessions.'

The Commission is now planning for next season and AJ is hoping to build on the success of this year's Hold Fast Academy and continue to get more children and young people out on the water safely and successfully.

He is also going to be working with other agencies and professionals on establishing a Water Safety Strategy for the island as well as extending basic life-saving and water safety skills to those working in tourism and the visitor economy.

For further information about our Outdoor & Adventure Sports Programme visit <https://guernseysports.com/programmes/outdoor-adventure-sports/>



ABOVE L-R: FLASH CARDS FEATURING THE PLAY PALS MONSTERS HAVE BEEN PRODUCED TO HELP STAFF SUPERVISING PLAYTIME; DAVE HARFIELD FROM THE SPORTS COMMISSION EXPLAINING THE RULES TO A GROUP OF YEAR 2 PUPILS FROM VAUVERT PRIMARY SCHOOL; GILBY, ELISE AND ETIAN, ALL AGE 7, SHOW OFF THEIR PLAY PALS STICKERS FOR DEMONSTRATING HOW THEY HAD PLAYED FAIRLY.

PLAY PALS

EN VOYAGE HEARS ABOUT THE GUERNSEY SPORTS COMMISSION'S NEW INITIATIVE

Playtime is many children's favourite time at school. It offers the chance to let off some steam, have fun with friends and be active.

Research shows that play improves the cognitive, physical, social, and emotional well-being of children and young people. Active play lets children try new things, test their own abilities, and enjoy being active. It helps them build movement skills (for example, agility, balance, and coordination) and gain confidence to be active in different environments.

This is what is behind a new initiative called Play Pals which is being delivered to all Year 2 pupils in Guernsey primary schools by the Sports Commission.

'Play Pals aims to instil certain behaviours and values around how children play such as being kind, taking turns, playing safely and fairly and being creative,' said Dave Harfield, one of the Commission's PE and Sport Development Officers working in schools.

'Fun 'monster' characters have been created to remind the children of these values and we reward them with stickers if they display the behaviours during playtime. We have also produced some flash cards featuring the monsters that staff can also use when supervising the children in the playground,' said Dave.

The initiative forms part of Education's Cultural Enrichment Programme and focuses on the year groups most impacted by the Covid lockdowns.

'We know that some of our younger children missed out on learning how to play with their friends during periods of lockdown and so we're hoping to address that with Play Pals.'

Dave is delivering the programme to the new Year 2s at Vauvert. Over five weeks he introduces the five

different monsters and what they stand for. At this session he asked the children how they would make sure that they were playing fairly.

'Everyone has a go at being tag,' said one child.

'If there's only one swing then you get ten seconds and then you say to your friend you can now have ten seconds,' said another.

'If you see someone sitting on their own you ask them to play,' added another.

After a brief classroom chat it's time to head out into the playground to see the children putting what they have learned into action.

'I think it's a really good idea because if you don't play fairly then nothing goes well,' said seven-year-old Gilby.

'I like running around and playing lots of games,' said Maggie, six.

'It's good because you don't want to bump into each other and get hurt,' she said.

'I love playing games,' said Ivy who is also six. 'It's fun and I like the stickers!'

This is the start of the second year delivering the Play Pals programme and Dave says he has already seen a difference in the children's behaviour.

'They are coming up with the answers themselves without being told,' said Dave.

'I can see that they are thinking a bit more independently and have a better understanding of the Play Pals values.

'These values also support those of the school which the children try to bring into everything they do.'

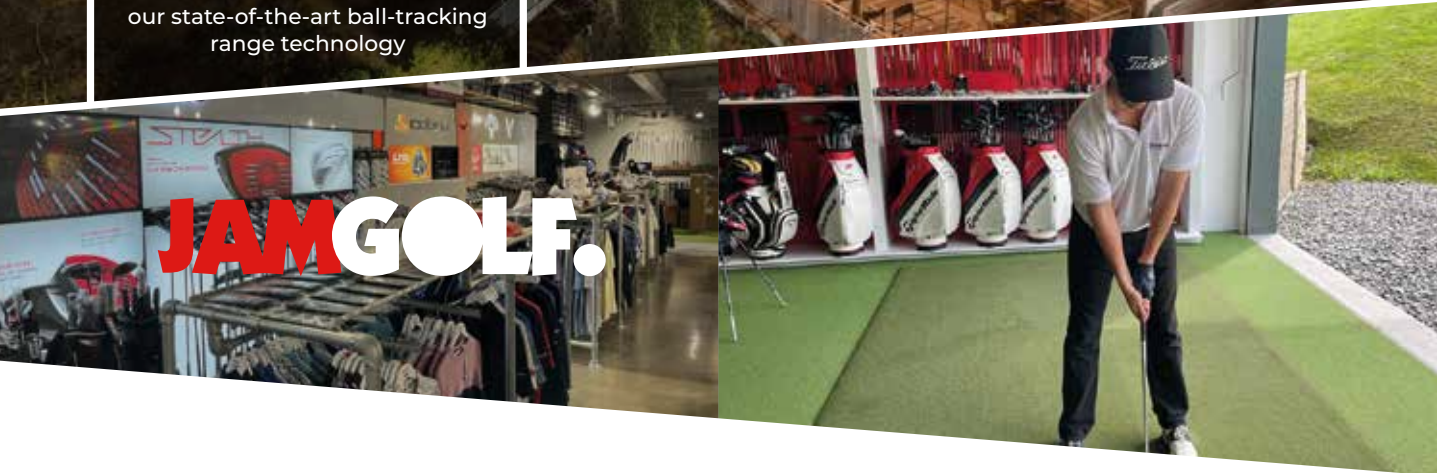
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CHANNEL ISLANDS SPORTS AWARDS 2023



PREVIOUS WINNER
MAYA LE TISSIER

The much-celebrated annual Betway Channel Island Sports Awards, which has been running since 2002 bi-annually in Guernsey and Jersey, takes place in Guernsey on Thursday 08 February 2024.

The black tie gala event will be celebrating 2023's sporting achievements from across the islands.

The event launched in November opening nominations and the shortlisted finalists will be announced early in January, with voting opening for the coveted Betway Channel Islands Sports Personality of the Year.

Previous winners of this award include Guernsey's Heather Watson, Maya Le Tissier, Sark's Carl Hester MBE, Alderney's Billy Le Poullain, Jersey's Matt Banahan and Chuggy Perchard.

Paul Adkins, Marketing and Operations Director, Betway says "2023 has been excellent year of sport for the islands, especially with Guernsey hosting the NatWest Island Games. The nominations for the awards demonstrate the outstanding achievement by Channel Islands sports men and women throughout the year. We are looking forward to an exciting evening of celebration and congratulate all those who have been shortlisted".

Alongside the Betway Sports Personality Award, local sporting stars in all disciplines are shortlisted within categories: The Sure Rising

Star, The Grant Thornton Team of the Year and the Coach of the Year.

The shortlisted nominees are flown to Guernsey from Jersey, the UK and often flying worldwide to attend the event. It is testament to the level of which our islanders are performing, as to where they are in the world competing and training.

Having excellent connections to Guernsey from airports across the UK, allows our nominees to jump on Aurigny and celebrate their success here on the island.

Alistair Beak, Sure Group CEO, said: "After some incredible Channel Island performances at the Guernsey Island Games this year, we're sure that the field for the CI Sports Awards will be more competitive than ever. We saw some stars in the making during the Games and we're pleased to help these young athletes achieve the recognition they deserve by sponsoring the Rising Star award. Sport has an incredible power to connect people and we're looking forward to celebrating the best young talent in the Channel Islands."

An award will be presented to the Michael Lucas Sporting Hero Award in memory of ITV Channel's previous Managing Director.

The nominations will be shortlisted by a panel of judges and the winners will be presented with their prizes at the event. Along with the winning title and their glass trophies, all the award winners take home a cheque for £1000 to support them with their sporting achievements.

The event brings an inspirational guest speaker from the world of sport who will also take part in a community event on the morning of the awards, allowing a memorable experience for those lucky island youngsters involved.

ITV Channel Television will once again be broadcasting two live programmes on the night of the event. Bringing the event into a live television studio creates much excitement on the night for the guests, as well as the viewers at home across the islands. Seeing who will receive those votes, with voting lines closing on the night itself, creates much tension and anticipation for all.

The event is open to the public to attend; reservations are available for both individual places and table of ten. For further booking information please contact Suzanne Pontin on 07781 468720 or Email cisportsawards@gmail.com



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COULD AN ALL-WOMAN RETREAT BY THE SEA BE THE BODY OVERHAUL YOU NEED?



YOGA, STAND-UP PADDLE BOARDING AND COLD WATER DIPS TEST KIRSTY MASTERMAN'S LIMITS ON A GIRLS' HOLIDAY TO GUERNSEY.



PREVIOUS PAGE: PADDLE BOARDING AT PETIT BOT. ABOVE L-R: FERMAIN VALLEY HOTEL; FERMAIN BAY. BOTTOM RIGHT: LOCAL SEA SWIMMING GROUP.

In the last few years, there's been a real buzz about wellness retreats – from getaways promising to help you lose pounds, to hotel packages focusing on getting a good snooze.

At the age of 43, I'm still a wellness retreat virgin. But the idea of going on holiday with a group of girlfriends does sound fun. Choosing a location close to home – Guernsey, just an hour's flight from Manchester – is also good way to ease myself in.

My base for the week is the luxury Fermain Valley Hotel on the Channel Island's south-east coast, part of the Hand Picked Hotels group, a spa property with sauna facilities and a focus on outdoor fitness, where I stay in one of the four treehouses tucked into a patch of forest.

All five women on my retreat have come to escape the rat-race and find a bit of 'me time'. After arriving, we head down a winding, tree-lined lane to the Beach Cafe at Fermain Bay to get our first taste, quite literally, of what the island has to offer. I opt for the crab sandwich, which is deliciously fresh.

Listening to waves lapping the shore is calm and soothing, but Katie Brock from Yoga Elements, who holds several outdoor classes in scenic locations (yogaelementsgg.com/outdoor-yoga; £14 per class), promises to send us into an even more relaxed

state. At Port Soif, on the west coast, we are treated to an hour of light yoga. The session is so relaxing, I find myself drifting off.

Dinner that evening is at La Reunion, a stylish but relaxed beachfront restaurant overlooking Cobo Bay, famous for its spectacular sunsets. With its top quality, locally sourced produce, I ask what the freshest, local dishes are. 'Everything,' is the reply.

The next morning, we are met on the beach by Ian Potter, personal trainer and fitness consultant for Hand Picked Hotels, for an early morning workout. It's not long before I realise the weekend is about to be taken up a notch. The session is all outdoors, using the natural environment to help clear our mind and test our body.

We start off with 'light' warm-up exercises, facing out towards the receding tide, and as the morning haze begins to disappear and the sun tries to make an appearance, the pace is ramped up. Steep cliff paths test our stamina as we jog up and down them, before seeking out large pebbles to use as weights and de-stressing tools.

After refuelling with a delicious breakfast back at the hotel, undoing all our hard work, we head out for a coastal hike towards the west of the island. Ian sets the pace as we traverse the steep cliffs, making sure we don't lag too

far behind, and as the clouds begin to lift, we are met with spectacular views around every corner.

Concluding our hike with a picnic lunch, we then head off to meet Jacqui Hunt from Guernsey Swim Adventures for a guided swim around the neighbouring bays of Fermain (guernseyswimadventures.gg). The biggest challenge here is getting the wetsuits on and off. Once bravely immersed in the water and having adapted to both the temperature and the waves, and with Jacqui by my side, I can relax and enjoy the freedom of being out in the open ocean.

The final activity for today is a relaxing, mindful, journaling session with Megan Cluett from All About Yoga (allaboutyoga.gg), the perfect way to reflect on what has been an action-packed day. The session takes place on the lawn above the Fermain Valley Hotel, a peaceful, sun-drenched location. We are instructed to bring a notebook and pen, and as we begin the session, we are asked to write down five things we are feeling, what we hope to be feeling by the end of the session and who/what we love.

After several yoga poses, we discuss how and if our feelings have changed. I find it surprisingly cathartic and I promise to think about myself a bit more in the future.



Our final day is by no means any less exhilarating and full of new experiences. We begin with a meeting with Mental Tentacles at La Vallette sea-water bathing pools in St Peter Port. The local swim group meet up every day for a cold water dip and are always happy to welcome new faces; just contact them on Facebook.

After regaling us with tales of their adventures and explaining the health benefits of cold water swimming, they encourage us into the pools to experience it for ourselves. After what has already been a weekend of firsts for me, this is the biggest test of all. After all, getting into a pool at a temperature of 12C in a bikini is no easy feat.

As I tentatively immerse myself into the water, I begin to think it might have just been easier to jump in and get it over with, so I take the plunge and launch myself from the steps. It is surprisingly easy to adapt to the temperature, and with the reassurance of local celebrity and fellow Mental Tentacle, Sea Donkey, I am able to remain in the pool for a good 20 minutes before making a beeline for the heavenly hot showers and a cup of tea.

A leisurely walk into St Peter Port shortly after sees us board a local tuk-tuk for a scenic ride to Ladies Bay in the north of the island for the final activity of the trip with

Guernsey SUP (guernseysup.com; two-hour SeaFairie experience from £45pp with board hire). Stand-up paddle boarding is another first for me, but is made less daunting by the expert guidance of a local expert. For a first timer in what is rated 7/10 for difficult conditions, I leave feeling rather proud of myself that I actually managed to stay on the board.

As the weekend draws to a close, I have the chance to reflect on just how many natural resources we have at our fingertips to maintain a healthy lifestyle. I leave feeling more focused, with my mind and soul refreshed by the fresh Guernsey air.

Prices correct at time of going to print.

MY BASE FOR THE WEEK IS THE LUXURY FERMAIN VALLEY HOTEL ON THE CHANNEL ISLAND'S SOUTH-EAST COAST ...I STAY IN ONE OF THE FOUR TREEHOUSES TUCKED INTO A PATCH OF FOREST.

Hand Picked Hotels' wellness retreat is an excellent example of how the island of Guernsey is promoting health and nature in fitness, particularly post the successful 2023 Island Games.

For more information visit handpickedhotels.co.uk/wellnessretreats



GUERNSEY: AN ISLAND OF INSPIRATION

MARY WOOD IS THE AUTHOR OF ALMOST 30 HISTORICAL SAGAS, THE LATEST OF WHICH IS THE GUERNSEY GIRLS. SHE SHARE HER INSPIRATION OF WHERE TO SET HER BOOKS AND WHAT LED HER TO GUERNSEY.

Many things lead to my decision. Not least, my remit from my publisher to feature London in every story – this I do, but my characters come from far and wide, and their stories take my novels to many parts of the globe, in particular, the theatres of both the Second and First World Wars.

My inspiration for my new trilogy, *The Guernsey Girls* – the first book is to be published on 7 December 2023, was a wonderful cruise holiday around the British Isles – I know, funny choice for a British born and bred, but initially chosen as the pandemic hadn't long receded and I was yearning to holiday on board ship once more, no matter where.

The deciding factor being that one of the ports of call was Guernsey – one of my bucket list destinations. Triggered by my research as I came across stories of how the Channel Islands were the only British territory to be invaded by the Germans.

It tugged at my heartstrings to read that the people of the islands were left unprotected by our government of the day as the Channel Islands were of no strategic value and therefore weren't seen as a target. The deciding factor being our losses at Dunkirk and needing all the armed forces we possessed to be placed where they would be of value to us in winning the war.

Hitler had other ideas. He saw the islands invasion as a feather in his cap – a propaganda tool to boast that he had taken control of British soil.

And so, the islanders' lives were plunged into turmoil as they faced the evacuation of their children to the mainland, often not knowing exactly where. The loss of freedom and a strict regime of rules. Even near starvation. Heart wrenching, but material in abundance for a novel that would tell their story through fictitious characters.

My visit to Guernsey gave background to my inspiration and

put flesh on the bones of my imagination. Knowing I would need to go to places the organised trip didn't go to, I booked myself a taxi with Guernsey's Elite Taxis.

My first sight of Guernsey stole my heart. St Peter Port is a beautiful sight from the deck of a ship – tall buildings of many colours, that I imagined may have been houses in wartime, greet you with a kind of majestic pride.

Set against a blue skyline outlining church spires, the visitor is filled with a feeling of stepping back in time to a gentler age. I couldn't wait to see more.

Our accommodating driver took us to off-the-beaten track places that fascinated. Miles of rugged, beautiful coastline with remnants of the war still visible in what was left of the fortification of the island. The Happy Landings Pub, which the driver told us was used by the Germans as a headquarters for the SS. We passed remote houses – just what I wanted to use in my story.



ABOVE: MARY WOOD
ABOVE LEFT: PREVIOUS MARY WOOD NOVELS.
RIGHT: THE GUERNSEY GIRLS COVER.

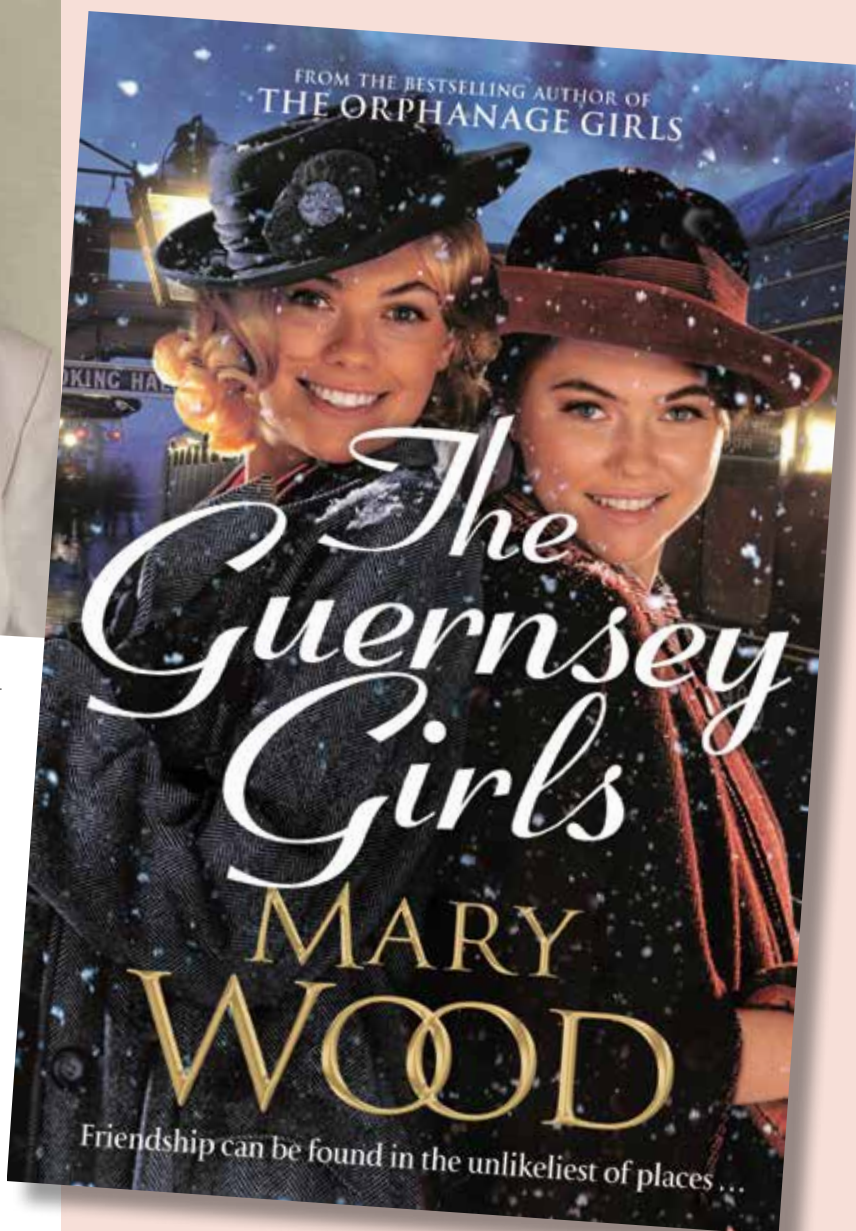
'MY VISIT TO GUERNSEY GAVE BACKGROUND TO MY INSPIRATION AND PUT FLESH ON THE BONES OF MY IMAGINATION.'

And the highlight of this wonderful trip? A visit to the German Occupation Museum, one man's life's work.

The Occupation Museum looks like a quaint cottage as you approach it, but when inside it is a warren of rooms filled to the brim with artefacts depicting life during the occupation years. I highly recommend visitors take a trip down memory lane within its walls to appreciate what occupation really meant to the people of Guernsey and the surrounding islands – it was a harrowing time for many, but their spirits were never broken.

When my trip ended, I left my heart in Guernsey and poured it out in my trilogy. A moving story of one young woman's fight back with the help of her friend, an East End Londoner.

One day I will return.



THE GUERNSEY GIRLS - JANUARY 1936

After the hard work of being a maid at Wallington Manor in the lead-up to Christmas, Annie is very excited at the prospect of going home to Bethnal Green.

She has missed her family, but the money she earns keeps them all afloat.

Harriet is from the island of Guernsey and is visiting her aunt at Wallington Manor. When she has to leave for London, Annie is asked to look after her. On the train journey a friendship blossoms.

And when an accident happens their friendship is made even stronger. A friendship that would see both girls through pain, happiness, marriage and death. A friendship that would see them both united in Guernsey. But this is just the beginning of their incredible journey.

Mary Wood is the bestselling author of *The Jam Factory Girls*.

The Guernsey Girls is published on 7 December 2023, Pan, paperback, £7.99. Also available in eBook and audio.



UNIVERSAL VISION FROM A LOCAL PERSPECTIVE

ΔOMINION

An international business, proudly based in Guernsey since 2004

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Image © Fiore Photography



SCORING A WINNER

Having supported and sponsored a great number of charities since setting up in Guernsey in 2004, it seemed a natural step for Dominion Funds to get on board with St Jacques Vikings rugby team.

Essentially a feeder team for the Guernsey Raiders, the Vikings play competitively in Counties Two. Like other sports teams in the Channel Islands, the cost of getting off island to play is an expense that is often met through sponsorship. As one of the major sponsors, Dominion's contribution has ensured that the team can continue to compete.

'We simply wanted to give something back,' said Jason, whose son, Joe, regularly dons a Vikings shirt and turns out for the team.

'I've known a lot of the guys that play for Vikings for many years, and when I found out from Jimmy (James) that they needed a new sponsor, I thought: "Why not?"

'Sponsoring a team like the Vikings is more than just giving money; it's helping to develop young players, too. We go down to the rugby club and get involved with a bit of training and a couple of line outs – we're not going to just sit in the background and give money out. We want to be involved and help if we can.

'Sport, particularly team sport, gives people friends for life and teaches so many skills that are transferrable to business.'

Dominion's support beyond finance has also extended to helping promote the team globally. Its sister company in Uruguay helps to sponsor the national first team, and this relationship is something that both Jason and James would love to explore further. Via LinkedIn, staff and their friends in Uruguay follow what happens to the Vikings.

'The sponsorship is not just about enabling us to play off-island, it's about helping us grow our brand as well,' explained James. 'Another focus is to develop the club and players, to be as good as we can be, to play at the highest level.

'However, we also want to develop players on-island as well, and the way this development pathway works now with the Youth Academy kids is exciting.

'There are a lot of talented young players who could potentially go on and play for Raiders and even national level. The average age of our squad is 23, we're an experienced team but there's still plenty to develop.'

The close relationship between the sponsor and the club is demonstrated by the simple notes of thanks that Jason and the other directors have received since confirming their sponsorship. 'That kind of thing means a lot to a sponsor,' said Jason. 'I would highly recommend sponsoring the team, they're a good bunch of lads.'

This may be Dominion's first season of sponsorship, but Jason is already talking about extending the deal. 'This is certainly not a short-term relationship.'





GROW CHARITY GROWS

Guernsey charity Grow has recently moved into its upgraded facility which provides work opportunities to adults with learning disabilities and difficulties.

Grow has 37 crew members, but that is a number the charity is hoping to expand on, now it provides a wider range of opportunities outside of its horticultural background. The new site hosts a multitude of rooms including a room for arts, retail and cafe training spaces and a workshop.

'Having new work opportunities will attract more people, we have the cafe and retail as well as admin roles,' said Grow general manager Karen Blanchford.

These spaces are training facilities, so areas such as the cafe won't open until the crew are ready and settled in, which Karen expects to be in the new year.

However, the facility won't just benefit the crew and staff of grow, the charity membership scheme allows other charities a room at the site and the opportunity to share any training Grow may have. Charities such as the Guernsey Disability Alliance have already signed up for a room at the centre.

Local organisations and the prison all helped Grow move back into their site.



'Thank you to the individuals, businesses and prison who helped us with the move into the new site,' Karen said after speaking about how the move would not have gone as smoothly without them.

Grow's Christmas Fayre will take place on Saturday 9 December from 10am until 3pm. There will be a variety of stalls selling Christmas trees, decorations and food as well as the opening of the training cafe and canteen, and a visit from Santa.



DANCING DIWALI

Guernsey's Indian community were joined by friends and colleagues for a celebration of Diwali, the Hindu festival of lights, at the Cobo Community Centre. The afternoon started with dancing before a three-course lunch and then a raffle.



PRIDE OF GUERNSEY

The Guernsey Press once again hosted the Pride of Guernsey Awards, showcasing the Bailiwick community at its best. There were tears, laughter, heart-warming moments and inspiring stories. Local businesses and heroes were honoured in front of more than 250 people at the event held at St Pierre Park hotel.

The winners were:

Angel of the year sponsored by Ravenscroft:
The Reparative Care Team

Arts contribution of the year sponsored by Moonpig:
Ross Le Brun

Bailiwick community hero sponsored by the Fort Group:
Jim Phillips

Carer of the year sponsored by Specsavers:
Emilia Fernandes

Customer service of the year sponsored by DWA:
Dennis Nalda (Coop)

Diversity and inclusion sponsored by Insurance Corporation:
Emily Slann

Emergency hero of the year sponsored by the Medical Specialist Group:
Colby Bridgman (age 6)

Grandparent/s of the year sponsored by Channel Islands Coop:
Hayley Bull

Neighbour of the year sponsored by Guernsey Energy:
Terina Norman

Overcoming adversity sponsored by JT:
Jacques Isabelle

Parent/s of the year sponsored by Ray & Scott:
Luke Nicholls

Sports volunteer of the year sponsored by Sure:
The 2023 Island Games Organising Committee

Sustainability hero of the year sponsored by AON:
St Martin's Primary School

Teacher of the year sponsored by Core Fund Services:
Mary Carey

Young achiever of the year sponsored by St Pierre Park hotel:
Katie Knight



GUERNSEY RUNNER TO COMPETE IN ULTRA-MARATHON CHALLENGE

Athlete James Le Gallez is undertaking an ultra-marathon in April to raise money for Autism Guernsey, Guernsey Society for Cancer Relief and Jersey Hospice. He will be taking part in the Marathon Des Sables, which is considered the toughest foot race in the world with a 250km course comprising six stages across the Moroccan Sahara.

James is an operations manager with Channel Islands' compliance and governance specialist Redwood Group, who has sponsored his four-figure race entrance fee.

'We are always keen to support local charities as part of Redwood's wider CSR strategy. We will be cheering James along every step of the way and hope his epic efforts will support the vital work of all three Channel Island charities,' said managing director Tom Cluett.

This feat is all the more impressive because James only took up running two years ago to boost his fitness.

'When I first took up running, I never thought I would find myself taking on anything as epic as this, but you get hooked as you see your fitness levels increase. The training has taken over my life, but the support of friends, family and colleagues has really spurred me on and I'm grateful to everyone who is supporting me,' he said.

James has a fundraising target of £10,000 to split between the three charities.

'We are so grateful to James for choosing Autism Guernsey as one of his charities. Our important work is only made possible thanks to fundraisers like James, who truly make a difference to islanders' lives. We currently support more than 200 islanders and their families, through our clubs, groups and the one to one support we provide. The funds James raises for us mean more people with autism can access this support,' said Andrew Warren, chairman of Autism Guernsey.

Chairman of the Guernsey Society for Cancer Relief, Paul Atkinson, said: 'We are delighted that James has chosen to support our charity and we wish him all the best with this incredible challenge. We give financial and other assistance to cancer patients and their families every day of the week - we and all of our beneficiaries are very grateful to James.'

CAZENOVE CAPITAL HELPS OFFSET EVENT'S CARBON FOOTPRINT

Cazenove Capital, Guernsey Sustainable Finance Week's carbon offset sponsor, has selected one local and one international project as its beneficiaries. To offset the event's scope one, two and three carbon footprints, Cazenove will make financial donations to the local and international projects, contributing to their respective communities.

'Cazenove Capital are delighted to support Guernsey's Sustainable Finance Week as the carbon offset sponsor,' said CEO Giles Neville.

'As part of the Schroders Group, we are committed to running our global operations on a carbon neutral basis since 2020.'

The international offset will support the gold standard carbon offset programme, Panama Forestry. It plants biodiverse forests in Central America and introduces sustainable timber production while reforesting degraded pasture land with native tree species and teak.

Locally, Cazenove will donate to the Guernsey Community Foundation – a charity that works to improve the quality of life of those in need in the Bailiwick.

'That our sponsorship can help Guernsey Finance run this great event in a more sustainable manner is fantastic through equal donations to the Panama Forestry Programme and the Guernsey Community Foundation to make local "green grants" in support of environmentally-friendly projects and improving quality of life in the Bailiwick,' said Mr Neville.

Stephanie Glover from Guernsey Finance added: 'Sustainability is the golden thread that is woven through everything we do at Guernsey Finance.

'As part of our action plan to reduce carbon emissions, we are running our events in a more sustainable manner and it's great to have Cazenove on board as the second organisation to assist us in offsetting our residual carbon emissions for the event.'

AGC CONFERENCE

A day of presentations and workshops to help and inspire local organisations was held by the Association of Guernsey Charities. It was free for local charities to attend, and they benefitted from listening to experts in a variety of fields.

Anyone interested in volunteering for a local charity can check on the website's volunteering page. The website also hosts a full list of events. See charity.org.gg for further information.



FAIR WINDS AND FOLLOWING SEAS

Through support from corporate ambassadors the Set Sail Trust provides sailing experiences for more than 600 Guernsey children each year.

The Set Sail Trust is a charity that offers primary school children, underprivileged or disadvantaged children, youth groups and young adults the opportunity to sail in local waters on a Bristol Channel pilot cutter ship. Three of these vessels visit Guernsey each year as part of the schools' activities week. The children can also gain invaluable life skills from this hugely rewarding experience and learn about the island's rich nautical history.

The opportunity for so many children to take part is only possible with the support of local businesses who sign up for an evening sail on one of the visiting ships which helps to fund this initiative.

'Next year represents the 18th year we will have run the Cutters event that has seen over 6,500 children and young adults participate in the two weeks programme. Through the generosity of our supporters, we can take most of the year 5 and 6 children from our local primary schools and give them a sailing experience aboard a replica of a 19th century cutter. For many this will be their first time at sea. Every year we are always

taken aback by how much they enjoy this experience, and we are particularly indebted to the volunteer skippers who help us. We would also like to thank our corporate supporters – their participation ensures this important event can take place each year and we are keeping our fingers crossed for good weather in June 2024,' said Andreas Tautscher Chairman of the Set Sail Trust.

One of the trusts other initiatives is funding weekend trips to Herm which are organised by the Youth Commission for families experiencing hard times.

'It's a wonderful initiative that I am proud to be part of since the beginning (my role is organising the trips and finding the families). Having been on a couple of the trips myself, I have seen first-hand how amazing the opportunity is for the families to have quality time with their children and for the children to have their parent/parents/carers with them joining in and participating in the activities together,' said Andrea Nightingale of the Guernsey Youth Commission.

To become a corporate ambassador, which secures an evening sail for 12 people, please contact Tony Tostevin at TPA (tony.tostevin@tpaagency.com or telephone 01481 700070) for further information.

TWO-YEAR SPONSORSHIP FOR RUGBY ACADEMY



SG Kleinwort Hambros, Guernsey Branch, has agreed a two-year sponsorship for Guernsey Rugby Academy.

The Academy provides opportunities for young people, from the ages of five to 18 years, to play rugby in a

safe and enjoyable training environment.

SG Kleinwort Hambros' sponsorship supports the Academy and encourages further long-term development of rugby in the Bailiwick of Guernsey.

'We are delighted to be involved in Guernsey's grass roots rugby, to support and inspire a new generation of players and, most importantly, to make everyone feel welcome and included,' said David Bromley, SG Kleinwort Hambros, Guernsey branch manager.

'Rugby remains the sport at the heart of the company and our employees, embodying two of our core values – team spirit and commitment.'

The bank is part of the Societe Generale Group, who has a 35-year history of supporting rugby. It has been a Worldwide Partner of the Rugby World Cup since 2007.

A close-up, profile shot of a woman with dark skin and curly hair, looking upwards with a wide-eyed, open-mouthed expression of surprise or delight. She is holding a small, golden-brown pretzel in her right hand. The background is softly blurred, showing hints of a home interior.

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Beer, Cider,
OR Wine

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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

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and Pain aux
Chocolate
or Pain aux
Raisin

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