



# EnVoyage

Aurigny's leisure and business magazine

**ISSUE 37** 



COMMUNITY SPIRIT BUSINESS NEWS SPORTS SECTION PLUS LOTS MORE

# UNIVERSAL VISION FROM A LOCAL PERSPECTIVE

# ΔOΜΙΝΙΟΝ

An international business, proudly based in Guernsey since 2004

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# CATHERINE BEST



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IS WEDDED TO IT, AND IF I WERE A BIRD
I WOULD FLY ABOUT THE EARTH
SEEKING THE SUCCESSIVE AUTUMNS.'

George Eliot

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IMAGE ©VISIT GUERNSEY

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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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### The ISLANDS of **GUERNSEY Download our App**

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

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





ittle Big Brew Co 3 St. George's Esplanado







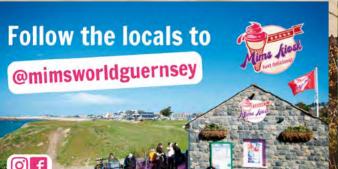




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The newest additions are the ATR 72-600 aircraft which Aurigny took delivery of at the end of 2019. Each comes fitted with a contemporary cabin design which introduces the latest standards of comfort, offering more space for luggage in overhead bins and providing passengers with 18" wide seats.

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



### ATR 72-600

NUMBER IN FLEET 4 **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)



Founded



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Aurigny has carried over 17 million passengers since it was founded



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Aurigny will be operating to more destinations than ever before in 2024 while continuing to operate its scheduled services



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### 2019

Named Airline of the Year at 2019 Southampton Airport Awards



Aircraft



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In-flight marriage



FA Cup Flown to Guernsey on 19th August 2016

Birth on board

Between Alderney

and Guernsey

2019

Ranked best

short-haul airline

by Which?



300





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- MANCHESTER

FRANCE

**NEW** 

**ROUTES** 

- SOUTHAMPTON NEWQUAY<sup>†</sup>
- PARIS

GUERNSEY

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,

Aurigny has been serving the Channel Islands for over 50 years and

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t Seasonal route

### SAFETY FIRST

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

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### **FOOD ALLERGIES**

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### 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. Only the 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 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 seatbelt 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 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:

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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:

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- 1. Assault and other acts of interference against a crew member on board a civil aircraft
- 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:**



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### **GUERNSEY**

# Beach Gride

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



At the end of the path lies the Pleinmont Fairy Ring. This circle of stones surrounding a granite 'table', looking like something from an old Norse saga, has become part of local folklore. It's said that if you walk around the Ring three times and make a wish, it will instantly come true.

The true origins of the Fairy Ring are disappointingly mundane (it was designed as a makeshift

'dining table' for 18th-century civil servants as they travelled around the island), but if you're able to suspend your disbelief for a few moments it's definitely worth a visit. If only to see if that wish comes true.

Taken from Guernsey Beach Guide

**Best Feature:** The views from the beach and the kiosk are spectacular; in high summer, space is at a premium.



### **PORTELET**

West of Petit Bot, Guernsey's coastline serves up thrilling headlands, craggy rock formations and tiny, storm-shaken coves, but precisely zero accessible beaches. Until, that is, you round the southwestern tip and reach Portelet, one of the island's most interesting spots.

The beach itself is small but charming, with lots of soft sand and a permanent flotilla of boats moored at what is a working fishing harbour. Beyond lie extensive views across Rocquaine Bay to Fort Grey, L'Eree, and, jutting out forlornly in its semi-isolation. Lihou Island.

As captivating as the beach is, Portelet's biggest attractions lie away from the sand. In addition to a kiosk dishing up tasty crab rolls, there's a tarmac path that arcs round the cliff to crumbling Fort Pezeries and on towards Pleinmont.

Halfway along the path is a former German bunker, its twin entrances flaring forbiddingly out of the hillside like a dragon's nostrils. Today it lies dark and empty, but during the 1950s and 60s it was the home of the island's most famous hermit, Steve Piquet –

WEST COAST





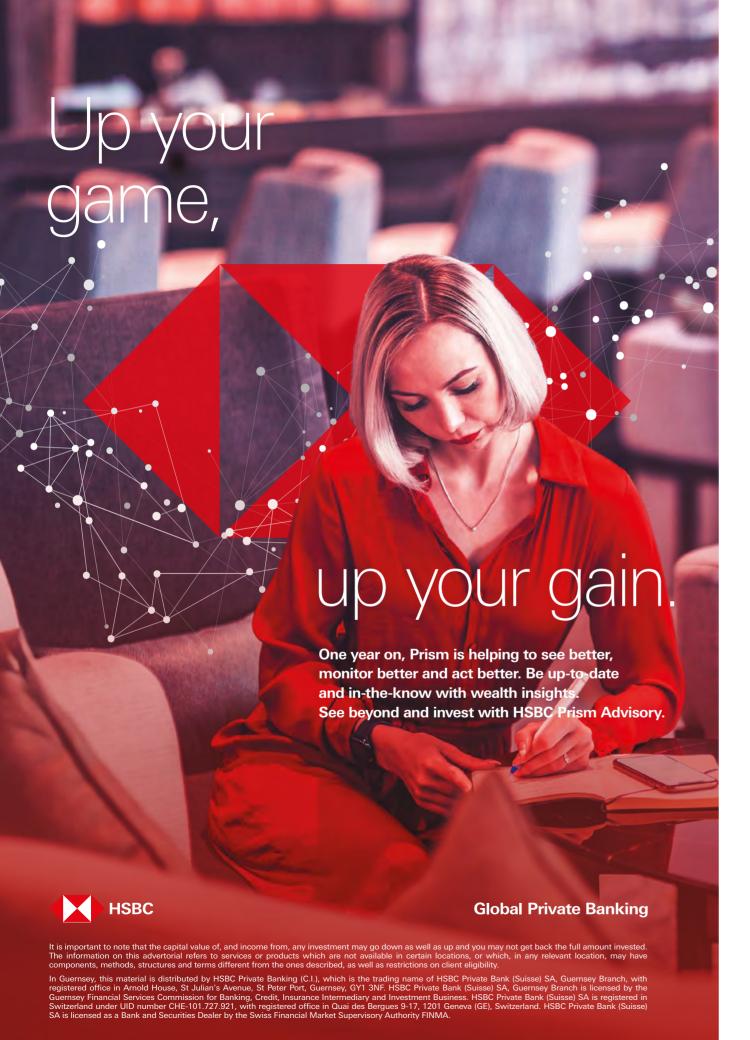
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### See more. Be more: Celebrating a successful first year of HSBC Prism Advisory



Anthony Hingley, HSBC's Head of Global Private Banking in the Channel Islands and Isle of Man, explains how, following its first birthday, HSBC's Prism Advisory service is transforming the investment landscape by blending best in market analytics with professional advice to deliver a more disciplined approach to ongoing portfolio management.

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Our client relationships have always been at the heart of what we do and always will be. HSBC Prism Advisory has deepened and strengthened these partnerships through trusted expertise. With geopolitics in the Middle East and Asia, and the US presidential race spiking interest rates, we can give our clients more transparency by dissecting and analysing data, investment views and real-time market situations. We can then translate these in line with our investors' objectives, helping them see and capture new opportunities when, as expected, rates start to fall.

### Where will your ambition take you?

As a leading Global Private Bank in the Channel Islands and Isle of Man, we know that being able to invest with clarity and confidence is the difference between a lost opportunity and a lucrative one. Following Prism Advisory's first birthday, we're proud to be helping our clients take their investment strategy to the next level. Wherever you are on your investment journey, we're here to support you - both now and in the future.

For more information about HSBC Prism Advisory, visit www.privatebanking.hsbc.com/ prism-advisory







# PIZZA WITH STYLE

REBELLION PIZZA IS THE LATEST CREATION OF CHEF AND ENTREPRENEUR STEVE HOPKINS, WHO IS BEHIND LOCAL FAVOURITE GOOD REBEL. SITUATED WHERE FAT RASCAL (ANOTHER OF STEVE'S RESTAURANTS) WAS IN LEFEBVRE STREET, THE PLACE HAS HAD A MAKEOVER WORTHY OF THE NEW PIZZA-KID ON THE BLOCK.

Amanda Eulenkamp went along (not once, but twice) to try out the new menu.

Many locals were understandably upset when Fat Rascal closed its doors. But the new creation that has emerged from Steve Hopkins' imagination is a worthy successor. Gone is the divider in the middle of the room; the result is a feeling of spaciousness. There is a spectacular mural, painted by London-based artist Jan Erika, who met King Charles III back in June when she created a painting for the anniversary of the D-Day landings.

The food, you'll be pleased to read, is still of the highest quality, and those who missed and yearned for Fat Rascal's signature halloumi fries will be happy to find them on the menu of Rebellion Pizza.

Steve has married together a blend of all his restaurants in his

innovative pizza menu. There's more than a nod to the delicious flavours that permeate through the food at Good Rebel, for example. Take the courgette fries: photographer Sophie [Rabey] and I had this as a shared starter.

Plenty of restaurants in Guernsey offer courgette fries and in fact, that was one reason we ordered it – we wanted to find out what made Rebellion Pizza's stand out. They were soft but not soggy; the light, thin layer of breadcrumbs enhances the flavour of the veg; and the almond Romesco sauce is reminiscent of the Romesco sauce I've enjoyed at Good Rebel. So far, so good.

We were recommended to try the crispy fried chicken, gochujang, spring onion and lime, found on the starter menu. Advised that this was quite hot, we actually found it pleasantly spicy without being

### STEVE HAS MARRIED TOGETHER A BLEND OF ALL HIS RESTAURANTS IN HIS INNOVATIVE PIZZA MENU.

overpowering. Don't be afraid to order it – it really isn't that hot and is very moreish!

On my first visit to the restaurant, I'd enjoyed the aforementioned halloumi fries and the roasted pepper hummus, served with flat breads and chilli oil. Both were spot on. None of the above needs to be restricted to a 'starter' – try ordering a whole bunch of them for a grazing, sharing experience.

But the main event at any pizzastyled restaurant is, of course, the pizzas. What Steve and his team have done at Rebellion Pizza is elevate the toppings; combinations of foods that are not generally found on your standard pizza. ALL IMAGES ©SOPHIE RABEY

No topping can shine without a decent base, and the thin pizza with a slightly raised crust is the understated star of the show. After all, if this isn't right, then the whole pizza experience fails!

Between my two visits I have enjoyed four of the delectable pizzas. Visit number one was the turn of the pulled pork, pineapple, mozzarella and pickled red onion. Posh Hawaiian? Definitely, but with bells on. The pork was succulent, the pineapple fresh. My son opted for the grilled artichoke, roasted aubergine, red pepper and feta. See what I mean about innovative toppings? The combination was superb and I really like that there is a good choice for non-meat eaters.

Visit number two (the official food review) saw Sophie and I share the wild garlic mushrooms, mozzarella, ricotta and truffle pizza, plus the anchovy, capers and chilli crumbs one.

First up, we sliced into the mushroom feast, the fragrant tang of truffle assaulting our senses as it should. This was, for both of us, perfection in a pizza. Sophie took the remainder home in a box for

her boyfriend, Sam, who also loved it. (What's not to like about leftover pizza?).

Then it was the turn of the anchovy, capers and chilli crumbs one. Sophie admitted to me that this would not have been one she'd pick but I was intrigued. I love anchovies (there are never enough on a Caesar salad for me) but have never seen them take centre stage in a dish before.

It packed a punch, the saltiness of the anchovies balanced by the chilli crumbs. I wish we had ordered a salad to complement it (for non-pizza lovers – if there is such a thing – there are also salads, pasta and fish on the menu) as I could really see that working. I know a lot of people are not keen on anchovies (it's how I get those extras on the Caesar salad!) but I urge you to at least order one for sharing and try a slice. I think you'll be hooked.

Sophie and I were full up after our feast, but on visit number one, I had indulged in the Biscoff Affogato, a combination of a few of my favourite things and a great way to end a meal to remember.

### **MORE THAN PIZZA**

What to drink with a pizza? Rebellion Pizza has a wonderful range of craft beers supplied by Second Meridian Brew Co aka 2M, from Pilsners to IPA to pale ale.

Sophie opted to try some Pink Flamingos (beautifully served in a half-pint stemmed glass), a drink she said she'd order again and thought would be particularly thirst-quenching on a summer's night. I opted for a low-alcohol pale ale; it went really well with the pizza.

There's also a creative cocktail list and some excellent wines. Steve has really nailed the whole dining experience at Rebellion Pizza.

### KITCHEN OPENING HOURS:

Sunday: Closed all day Mon - Thurs: 4pm – 9pm Fri - Sat: Noon – 10:00pm

(Booking recommended as Rebellion Pizza is proving justifiably popular).









### 'GUERNSEY'S OWN' VISITS ISLAND

201 SQUADRON VISITED GUERNSEY IN SEPTEMBER – GUERNSEY PRESS PHOTOGRAPHER KARL DORFNER CAPTURED THE EVENT.

'Guernsey's Own' 201 Squadron's historic visit to the island culminated in exercising its 'Privilege of Guernsey' – marching along the Town seafront with colours flying, drums beating, and bayonets fixed.

The squadron is the only group to ever be granted this honour, akin to the 'freedom of the city', which was granted in 1994 due to its long links with the island.

In total, a party of 60 visited Guernsey, including 12 volunteers from RAF Lossiemouth Pipes and Drums Band.

The parade was inspected by the Lt-Governor, Lt General Richard Cripwell, and the Bailiff, Sir Richard McMahon, before they attended the annual Battle of Britain service at the Town Church.

During the four-day trip, the squadron also took part in the firing of the noon-day gun at Castle Cornet. The guest of honour was a young mystery artist who had captured both the squadron's image and attention.

Thirteen-year old Jane van der Watt had watched the Liberation Day parade back in May and had decided to draw one of the members of the visiting 201 squadron. She drew weapons system officer Alexander Connor, who had been holding the squadron's flag. Having presented the drawing to him after the church service, she disappeared into the crowd.

Jane was tracked down by the squadron – who were impressed by her artwork – with help from Heather Chan, chair of the local RAFA branch. The squadron then presented Jane with a reproduction of her work in slate, a flag pin and her own unique flying suit squadron badge in the official red and green colours with her name sewn on.

Parts of the regiment will be back in May 2025 for the 80th Liberation Day and in September for the Battle of Britain parade.



# GUERNÉSIAIS: THE LANGUAGE OF AN ISLAND GUERNÉSIAIS: LA LANGUE D'ÉNNE ÎLE

THE HISTORIC, LOCAL LANGUAGE OF GUERNSEY IS CLASSED AS 'ENDANGERED'. BUT THERE ARE PLANS TO KEEP IT ALIVE AND THRIVING, AS AMANDA EULENKAMP DISCOVERED.

Pronounced 'JEHR-nehz-yay', Guernésiais belongs to the group of Norman languages which are spoken today in Normandy, Jersey, Sark, Alderney and Guernsey.

Guernésiais has been in use in the island for centuries, but the decline in the number of native speakers of the language has been well-documented since 2001, when for the first time the census asked people whether they spoke Guernésiais. The result was that there were 1,327 fluent speakers of the language at that time.

Governments all over the world, including international organisations such as UNESCO, are investing in programmes to revitalise and record indigenous and endangered languages. Locally, there is the Guernsey Language Commission, whose remit – as set out in the 2020 policy letter – is to 'first halt, then reverse the decline in the number of fluent speakers'.

So, what is Guernsey French, and how has it evolved to where it is today?

### **HISTORY**

Guernésiais (also known as Dgernesiais, Giernesiei and Gernesiés) evolved from the language of the Normans which predates modern French, to which it is related.

Following the Norman conquest of England in 1066, Norman became the language of the English Royal Court and the English nobility and remained so for 300 years. As a result, Norman had a large influence on English, with some estimating that as many as 30% of English words in use today are derived from the Norman language.

### HERE ARE JUST A FEW EXAMPLES:

Guernésiais English
Soupe Soup
Pinchier Pinch
Ministe Minister
Tchaire Chair

With the outbreak of the Napoleonic wars, when French was also in use alongside Guernésiais, Guernsey was garrisoned with British soldiers who only spoke English. While the language had already started to be used more widely by merchants and similar, this brought English into the sphere of many more islanders.

Gradually, English started to be spoken more widely, especially in and around St Peter Port. However, most islanders continued to speak both languages, and Guernésiais continued to be the predominant language spoken in the country parishes.

This continued during the first part of the 20th century. However, with the onset of the Second World War, a majority of school-aged children were evacuated to the United Kingdom. When they returned five years later, many had forgotten their Guernésiais. For those who remained, it was a useful language to converse in to ensure that the German occupying force did not understand what was being said. The advent of tourism, newspapers, and generally greater ties with the UK also hastened the decline of the language.







However, look around you and you'll see Guernésiais in place names. Hure, Houque or Hurel in a name means a hill or a mound. Les Sablons indicates sandy ground, while Variouf was possibly derived from le Vârou, an area where folklore has it werewolves were frequently sighted.

House names are often in Guernésiais but sometimes can be misconstrued as being French. Le Belle for example, using 'Le' instead of 'La' is not incorrect because the name is in Guernésiais not French, and the meaning is different. Le Belle refers to a yard or farmyard rather than suggesting that the house is beautiful. Often these nuances go unnoticed, and the inference made is that the name is in French.And it's used daily in words like douit (to describe small island streams), chàncre (a flat crab), gâche (Guernsev Gâche, a local fruit bread), colimâchaon (snail) and abreuvaeure (cattle watering places at a stream).

### THE WRITTEN WORD

While Guernésiais is mostly a spoken language, there is nonetheless a substantial body of literature available. There is a rich tradition of poetry in the language, and Guernsey songs were inspired by the sea, by colourful figures of speech, and traditional folklore.

George Metivier (1790 – 1881), a contemporary of Victor Hugo, is recognised as the island's greatest poet. He influenced and inspired local poets to print and publish their traditional poetry. Denys Corbet (1826 – 1909) was considered the 'Last Poet' of Guernsey French and published many poems in Guernésiais both privately and in the local newspaper.

Continuing the use of the written word, this year's Guernsey Literary Festival 'Poems on the Move', saw Theo Cross not only enter a poem about the language, but win the Channel Islands' Poetry section. His poem, After Guernésiais, is thought-provoking:

### AFTER GUERNÉSIAIS

There was a very old language. My mother told me about it. She said her mother could understand it.

It sounded like wet clay pounded by a falling standing stone. Everyone who spoke it had lithophytes for vocal chords lichen like little birthmarks on their palms.

My mother told me it was beautiful. It sounded like the fields must sound to the beetles.

Like the sea must sound to the limpets. It was only ever spoken at kitchen tables my mother told me in rooms populated by smoke with the Galliennes and the Robilliards and the Gaveys.

The children all sent out to watch which way the spring tide was turning to stand as bait for the Bodu.

### THE FUTURE

Primarily a spoken language, there is not a universally agreed writing system. This means that it is more difficult for local speakers to teach it, and while there are language lessons offered by the Guernsey Museum Service - that has only one teacher, Yan Marguis – there are other initiatives allowing learners to improve their use of and understanding of Guernésiais.

These include the Eisteddfod, which back in 1922 when it started, had a section on what was then termed 'Norman French'. The section was closed down in 1974, only to be resurrected in 1986 and has continued ever since.

Newcomers moving to the island are also expressing an interest in learning Guernésiais, and there is a movement to teach teachers Guernésiais rather than convert native speakers to become teachers. There is also a growing trend for more artisans and businesses seeing the value in using Guernésiais.

L'Assembllaie d'Guernésiais is an association formed in 1956 to help keep not only the language of Guernsey alive but also its culture. There are regular monthly meetings - contact lassembllaie@outlook.com for further information.

In 1960, a dance group was formed, which today

The group is available for hire to perform both within the Bailiwick and overseas. Contact Doreen Laine on 07781 427393.

Group La Guaine du Vouest (or the 'group from the west') hosts events where people can dress up in traditional island clothing and sing songs, read nursery rhymes and recite poems in Guernésiais.

The group was started in 1936 by Gerald Robilliard, and it used to perform at hotels as a drama and singing group. His daughter, Christine Snell, is fluent in the language and earlier this year organised the group's first event since the Covid pandemic at Torteval parish hall. Her husband, Terry, helped form the Guernsey Language Commission with former Bailiff Sir Richard Collas.

Christine said that one of the principal aims of the afternoon was to encourage those attending to try speaking the language, and to not be downbeat if they got words or phrases wrong.

'We just want people to have a go, and we are here to teach and encourage. It doesn't matter if it comes

'By doing rhymes and songs that people recognise hopefully it will be more memorable.

'Our culture and heritage is so important, and the more young people that see, hear and read Guernésiais the better. In Wales they've had a bit of a revival with Welsh so I don't see why we can't do the same in Guernsey with a bit of promotion and outreach."

For further information about Guernésiais. see language.gg

With thanks to the Guernsey Language Commission, Steve Foote, Priaulx Library, Christine and Terry Snell, Nick Le Messurier, Guernsey Literary Festival, and Yan Marguis.

ah beh-tow

### SOME GUERNÉSIAIS PHRASES

Good day/hello ban(q)-zhoor Baonjour How are you? Coume tchi qu'l'affaire va? kaum tcheek lah-fehr vah Not too bad Pas trop mal pah tro mahl Very well, thank you Énn amas bian, merci en ah-mah b'yau, mehr-see Hurry up! Avànche-té! ah-va..sh teh! Bian fait! Well done! b'yau feh! Would you like a drink? Tchi qu'tu veurs à bère? tcheek tu ver ah behr? Yes / No Ouai / Nennin wah / naun-nigh A cup of tea Énne coupaie d'tée en coop-eye-d tay Thank you very much Merci bian des feis mehr-see b'yau day fay

À bétao

Goodbye À la perchoïne ah lah pehr-shoyn consists of 15 dancers and an accordionist

See you soon



In our Premium Bays entertain up to 30 people for drinks and canapés, or 14 for a sit down meal in our heated private dining area with two range bays with clubs and balls, as well as two large TV screens.



On The Driving Range you can book a bay or take over the whole range, with food available from Nineteen.

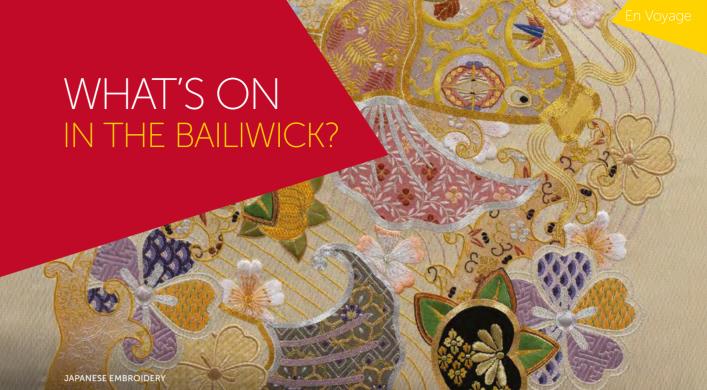
Nineteen is also available for group bookings in the main restaurant, open 7 days a week.

Book online for tables of up to 8; call or email for larger group bookings

19 BAR&GRILL



For more information and to book Driving Range bays, please visit **golf19.gg** email **info@golf19.gg** or call **01481 727039** 



### Until 25 October

# ART IN THE PARK: BETTY WATSON'S 'TRADITIONAL JAPANESE EMBROIDERY IN SILK' EXHIBITION

A passion for Betty for more than 20 years, Japanese embroidery is a continuation of a thousand-year-old tradition that first began in China then spread to Japan and more recently to other countries around the world. Held at the Art at the Park Gallery, Guernsey Folk and Costume Museum, Saumarez Park Free entry and accessible friendly.

See arts.gg/whats-on/ for more information.



### Until 8 November GUERNSEY CHORAL FESTIVAL

The internationally renowned and award-winning vocal ensemble, Tenebrae, brings to Guernsey a programme that sells out venues across the world Tickets for this headline event on 17 October are available on the Festival website, choralfestival.gg

Also enjoy the 'Celebrating United Voices' concert, 8 November at St Stephen's. Starts 7.30pm.

### 4 - 12 October

### CELEBRATE LOCAL GUERNSEY FOOD FESTIVAL

New this year, the Celebrate Local Guernsey Food Festival will include visiting chefs, a Guernsey v Jersey food 'Muratti', local producer tours, a two-day Street Food Festival, a Farmers' Market and more. See facebook.com/atableinguernsey for updates.

### 4 October – 3 November

### PHOTOGRAPHY FESTIVAL, GUERNSEY ARTS AT GUERNSEY MUSEUM

This year's festival will be a retrospective of work by award-winning British photographer Paul Reas. See page 28 for more information.

### 10 - 15 October

### LE FRENCH FESTIVAL

Enjoy a host of French-themed activities, music, food and more. See lefrenchfestivalci.com/Guernsey for more information.

### 12 – 26 October 10am – 4pm daily NERINE FESTIVAL AT GUERNSEY

### GARDENS PLANT CENTRE, LA RAMEE. ST PETER PORT

An opportunity to see a stunning display of nerines, including the nerine sarniensis, also known as the Guernsey lily. There are nerine plants to buy each day, and on Saturdays and Sundays, there will be someone to answer questions. Free entrance and parking. Details at plantheritageguernsey.org.uk



### 13 - 19 October

### **GUERNSEY INTERNATIONAL CHESS FESTIVAL**

The 48th BWCI Guernsey International Chess Festival is an annual festival that is held over seven rounds/ days with both professional and amateur players. First held in 1975, players come from Europe and the UK to compete.

Further information at guernseychessfestival.org.gg

### 19 October

### SOUPER SPOOKY SATURDAY

Come to the Victorian Walled Kitchen Garden at Saumarez Park for a 'Souper Spooky' time. Cash only.

### 26 October – 2 November

### ALDERNEY ANGLING FESTIVAL

Each year, anglers take to the rocky shoreline to compete for the largest catch. Check out facebook.com/AlderneyAnglingFestival/

### 1 November

### FREAKY FRIDAY

Discover more about Guernsey's ghoulish past with Hallowe'en themed children's activities at Guernsey Museum at Candie Gardens. For a list of events across all Guernsey Museum sites, see museums.gov.gg

### 15 – 16 November

### **BOATLIFE FISHING CHAMPIONSHIP**

Guernsey hosts the fourth and final stage of a brandnew catch and release event, in which pro anglers compete in both championship and privateer events. See boatlifefishing.com/locations/guernsey/ for further information.

### 15 – 17 November

### **GUERNSEY SPECIMEN FISH HUNT**

Round three of the Guernsey Specimen Fish Hunt, the highlight of the Sea Angling Club's year. Visit wcsac.com for more information.

### 6 – 8 December

### **BRITISH ISLES DANCESPORT CHAMPIONSHIPS**

Step into the world of elegance and passion at the inaugural Guernsey International DanceSport Championships. This three-day extravaganza promises to be a celebration of Ballroom and Latin American dance like no other. More information at bdsassociation.com/quernsey-championship

### Multiple dates (23, 24, 30 November and 1, 7, 8, 14, 15 December)

### HERM CHRISTMAS SHOPPING TRIP

Sail over to Herm for the perfect pre-Christmas shopping trip and a magical day out. As well as browsing the Herm shop stocked with decorations, cards, ornaments and stocking fillers, there is also a



Puffin post box for letters to Santa, and fine festive fare at the Mermaid Tavern. Ferries run to Herm at 10:15 / 12:15 / 14:15 / 16:15 Return to Guernsey at 10:35 / 12:35 / 14:35 / 16:35 Adults £6 children £3 (same day return)

### 30 November 4pm - 5.30pm and 6 December

### CHRISTMAS LIGHTS SWITCH ON!

See Santa switch on the lights in St Peter Port on 30 November and The Bridge on 6 December.



### 14 – 20 October, Paris

### THE PARIS MOTOR SHOW.

One of the biggest events in the industry, the show will be celebrating its 90th anniversary with a packed programme of events, celebrations, and new products.

### 30 October – 3 November, Paris

### SALON DU CHOCOLAT

Head to the Paris Expo Porte de Versailles to see the world's leading chocolate companies and artisans. Meet 280 exhibitors including pastry chefs, confectioners, and chocolate makes from all over the world. As well as workshops for adults and children, there is also a chocolate dress parade.

Check out the official Paris website parisjetaime.com/eng for all that's on in the French capital this autumn.



### CHRISTMAS PANTOMIMES... OH YES IT IS!

### A look at some festive fun near Aurigny's UK airports

### 28 November – 5 January

Cinderella, Exeter Northcott Theatre. exeternorthcott.co.uk.

### 7 December – 5 January

Goldilocks and the Three Bears, starring Brian Conley, at the Bristol Hippodrome, atgtickets.com/pantomimes/

### 7 December – 12 January

Robin Hood, the London Palladium, palladiumpantomime.com

### 14 December – 5 January

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

### 14 December – 5 January

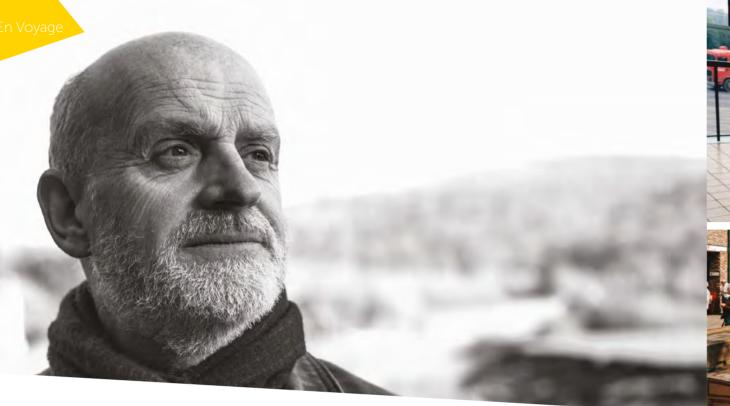
Jack and the Beanstalk, Mayflower Theatre, Southampton, mayflower.org.uk

### 19 – 30 December

Sleeping Beauty, Hilton Brighton Metropole, Brighton, brightonfamilypanto.com

### 21 December – 2 February

Peter Pan, Birmingham Hippodrome, birminghamhippodrome.com





THIS YEAR'S GUERNSEY PHOTOGRAPHY FESTIVAL WILL BE A RETROSPECTIVE OF WORK BY AWARD-WINNING BRITISH PHOTOGRAPHER PAUL REAS. WE HEAR FROM JEAN-CHRISTOPHE GODET, THE FOUNDER AND ARTISTIC DIRECTOR OF THE FESTIVAL, ABOUT THE EVENT.

Since Guernsey Photography Festival was founded in 2010, I am proud to say it has grown into one of the most treasured cultural events on the island. Recognised internationally and contributing significantly to Guernsey's cultural life, GPF promotes the island as a creative, culturally outward-facing place that is exciting to both live in and visit.

Fourteen years on, it continues to engage and inspire islanders and visitors of all ages in its range of passionately curated exhibitions, educational activities and special events.

This year's guest of honour is Paul Reas, and Guernsey Photography Festival and Guernsey Museums are very proud to present his exhibition Fables of Faubus, an exceptional retrospective (1982-2012) by one of the most respected and influential British documentary photographers. This exhibition will take place at

the Brian White Gallery.

Alongside this major exhibition, we decided to offer a platform to four emerging young female British artists including two from Guernsey. Jessica Bernard, Tami Aftab, Estelle Moseley and Tasmin Ferguson will be presented at the Greenhouse Gallery, Guernsey Museum and at the George Crossan Gallery (Inner Street Market Square).

Our strong artistic identity and vision for the cultural sector in Guernsey is now recognised and trusted by world-renowned artists, major local and international organisations and individuals. We are proud that every edition, a host of talented artists respond with so much enthusiasm and excitement to our invitation to be a part of our festival.

Finding the funds for such a quality event is challenging. Like many businesses and organisations, we have had to adjust to an unpredictable economic climate. As a consequence, we have decided this year to reduce the number of exhibitions, but following the huge success received in 2021 we decided to renew the Photo Symphony night in collaboration with the Guernsey Symphony Orchestra.

This very special event will take place on 18 January 2025 at St James Concert Hall. Booking tickets in advance is highly recommended. To book, see quernseyphotographyfestival.com

Thanks to our principal sponsors, Guernsey Tourism Management Board, Guernsey Museums, Guernsey Arts, Hand Picked Hotels and Hamilton Brooke, plus a special thanks to our media partner, Guernsey Press, and those companies, advertisers, institutions and volunteers who give their time and expertise to make each edition a success.





LEFT: PHOTOGRAPHER PAUL REAS.
ABOVE: TWO IMAGES BY PAUL REAS. RIGHT TOP TO BOTTOM:
WORK BY TASMIN FERGUSON, JESSICA BERNARD, ESTELLE MOSELEY AND TAMI AFTAB

'OUR STRONG ARTISTIC IDENTITY AND VISION FOR THE CULTURAL SECTOR IN GUERNSEY IS NOW RECOGNISED AND TRUSTED BY WORLD RENOWNED ARTISTS, MAJOR LOCAL AND INTERNATIONAL ORGANISATIONS AND INDIVIDUALS.'

# TAKING STOCK EXHIBITION

Art lovers may also be interested in Art for Guernsey's captivating show, Taking Stock – Reflecting on the past, looking to the future.

The show explores the legacy of the charity's journey to date, and embraces the artists and scholarship students who will be part of its journey in the future.

The exhibition presents a selection of artworks from the diverse artists and exhibitions Art for Guernsey has curated over the last eight years, including locally-based and international artists in residence who have consistently responded to the culture, v alues and natural beauty of our islands through their work.

For each artist, the exhibition typically features some favourite artworks from Art for Guernsey's prior exhibitions, alongside previously unseen treasures and a selection of contemporary works. The show is also an opportunity to welcome some new faces, locally-based artists whom the charity is excited to introduce, with a view to featuring them in the future, including works from young artists who have taken part in the life-changing Art for Guernsey Scholarship Programme.

Art for Guernsey Gallery, Mansell Street, St Peter Port, until Saturday 2 November.













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MATT GURNEY SPEAKS TO AMANDA EULENKAMP ABOUT HIS JOURNEY FROM THE CORPORATE WORLD TO THE ARTISTIC ONE

With an engineering background, former IT and finance industry worker Matt Gurney has turned his skills to new horizons, the result of which are stunning, individual works of art that have found homes in diverse settings across the globe.

His career in IT and finance stretched over three decades but by the end of 2022, he was suffering from what he describes as 'burnout'.

'The company I was working for supported me and paid for 10 months of counselling with [therapist] Andre Duquemin.

'MY CREATIVE PASSION HAD ALREADY BEEN **IGNITED BY THE SEA;** I KNEW IT WAS TIME TO MOVE ON FROM THE CORPORATE WORLD.

'My creative passion had already been ignited by the sea; I knew it was time to move on from the corporate world."

Having discovered his love of acrylic paint pouring in 2018, and drawing inspiration from the Australian Shelee art bloom/ swipe technique, he took an online course in Shelee art in 2019, honing his technique.

'I only use professional grade paints and pigments, and start with a puddle of paint that I spin and tilt,' he explains. While he uses a broad spectrum of colours, the vivid blues found in many of his fluid art pieces visually reflect the organic beauty of the ocean, bringing his beloved sea to life.

In 2021, his artwork was licensed by ASOS and I Saw It First for women's fashion clothing online. As well as this achievement and his wall art pieces, Matt also produces tea towels, jewellery, necklaces, coasters and scarves.

Some of his items are available at the Guernsey duty free shop. For a free print, please scan the QR code.



WHILE HE USES A BROAD SPECTRUM OF COLOURS. THE VIVID BLUES FOUND IN MANY OF HIS FLUID ART PIECES VISUALLY REFLECT THE ORGANIC BEAUTY OF THE OCEAN, BRINGING HIS BELOVED SEA TO LIFE.

### **SHOPPING LANDSIDE:** THE GUERNSEY HAMPER **COMPANY SHOP**

You don't have to be flying off somewhere to be able to purchase Guernsey-made products at the airport.

Local entrepreneur Chantal Lee Rautenbach, founder of The Guernsey Hamper Company, was frustrated by the lack of Guernsey products on sale at the airport.

Knowing that the landside former WH Smith shop was empty, she spotted an opportunity to offer many of the products she uses in her bespoke hampers, plus some new ones, to the public.

SHE SPOTTED AN **OPPORTUNITY TO OFFER** MANY OF THE PRODUCTS SHE USES IN HER BESPOKE HAMPERS, PLUS SOME NEW ONES, TO THE PUBLIC.

### AS THE STORE IS LANDSIDE, IT IS OPEN TO ANYONE WHO WISHES TO PURCHASE LOCALLY-PRODUCED GOODIES.

As she deals with more than 50 local companies, the result of her network is a welcoming store full of local goodies, from food through to (currently) Christmas decorations, jewellery through to books. As the store is landside, it is open to anyone who wishes to purchase locally produced goodies

Chantal is so passionate about Guernsev products, that she is the driving force behind the Guernsey Mark, launched earlier this year to highlight when local products are being used and sold.

The shop is open 7 days a week, from 8am until 5pm.







# FALL BACK: WHEN TIME ALTERS

WHETHER YOU'RE FLYING ACROSS ONE OR MORE TIME ZONES, OR SIMPLY DEALING WITH THE TWICE-ANNUAL TIME CHANGE, CIRCADIAN DYSRHYTHMIA AKA JET LAG CAN BE DISRUPTIVE. AMANDA EULENKAMP REPORTS

Wakey wakey! Eyes tired? Feeling a little discombobulated? As autumn approaches and the nights draw in, we humans adapt (some better than others) to a new time zone. It may only be one hour that we lose when the clocks go back, but having some strategies on hand can help deal with adjusting to lighter mornings as the sun rises earlier, and darker evenings as it sets in the afternoon.



Disruption to our circadian rhythm – the 24-hour internal clock in our brain that regulates cycles of alertness and sleepiness by responding to light changes in our environment – can make people feel ill, grumpy, and out of sorts. There may even be problems with memory and decision-making.

can feel a little like full-on jet lag (circadian dysrhythmia) for some, just without the travel. But if you have picked this up at the start or end of a long-haul holiday, read on for how to help deal with the symptoms.

### TIPS ON COMBATTING CIRCADIAN DYSRHYTHMIA AKA JET LAG:

While jet lag cannot be prevented, there are steps that can be taken to reduce its effects. It starts before you travel – try going to bed and getting up earlier or later than usual (more like the time zone of the place you're travelling to).

If you are travelling over multiple time zones, then you are more likely to experience more extreme jet lag systems. As a rule of thumb, for each time zone you cross, it will take one day to adjust.

During your flight, drink plenty of water and avoid too much caffeine or alcohol, as they can make jet lag worse.

Try to keep as active as possible by stretching, rotating your ankles, and, if possible, walking around the cabin.



If it's night time at your destination, then try and get some sleep on the flight. An eye mask and earplugs can help keep out light and noise. When your brain senses darkness, it starts to produce melatonin, the chemical that initiates sleep.

Try to book a flight that lands during the day, as getting out into sunlight can help to reset your body clock. But whatever time you land, try to forget your old time zone as quickly as possible, eating meals and going to bed according to the time at your destination.

### TICK TOCK, TICK TOCK

Why do the clocks change twice a year in Britain? Do other countries do the same?

Put simply, daylight saving, or summer time, is a mechanism to make the most of increased summer daylight hours in the northern hemisphere. In the UK, once summer is over, the clocks change back in order to revert to Greenwich Mean Time (GMT). Around 70 countries have some form of daylight saving time, but it varies from region to region.

The idea of daylight saving was mooted in 1784 by Benjamin Franklin; in a letter to the editor of the 'Journal of Paris', he jokingly recommended that people got up earlier in the morning to minimise the use of candles and lamp oil. However, he didn't mention changing the clocks.

In 1895, New Zealand entomologist George Hudson came up with the modern concept of daylight saving time by proposing a two-hour shift so that he could go bug-hunting after work in the summer.

In 1907, a British builder, William Willett, published a pamphlet 'The Waste of Daylight' which suggested changing the clocks in the spring and putting them back in the autumn. He originally suggested advancing clocks by 80 minutes, in four separate moves of 20 minutes each. In 1908, a bill to advance the clocks by one hour during the spring and summer months was rejected by the House of Commons, but fast forward to 1916, and the Summer Time Act was passed.

This ordained that for a certain period during the year, legal time should be one hour in advance of GMT. It was during World War I that daylight saving time was first practically used. In 1916, locations within the German Empire set clocks ahead one hour to use less power for lighting and to save fuel for the war effort. Many other countries soon followed and after the war ended, they all went back to standard time.

Double summer time (GMT + 2 hours) was used during the Second World War.

Nowadays, the time change is beneficial for reducing energy consumption for environmental reasons; having longer evenings to support leisure and tourism; and reducing road accidents.

Conversely, there is an argument against changing the clocks that centres on safety concerns around darker mornings. Also, that in warmer regions, longer evenings

may increase energy consumption as air-conditioning units are used for more hours. Farmers have also expressed concern about the effect of changing routines for livestock.

However, for now, this autumn the clocks will go back on 27 October at 2am. Why the weekend? Simply because the Saturday night/Sunday morning combination is the least disruptive option for schools and businesses.

### RELAX, RENEW, REFRESH

If you're struggling with sleep for whatever reason, a mini-break at St Pierre Park Hotel and Spa may be just the antidote.

Its OTO Sleep Experience is an overnight retreat and a true immersion in relaxation and rejuvenation.



OTO has used science-backed, award-winning CBD oils and skincare to curate a one-of-a-kind sleep experience perfectly designed to help their guests escape the stress of daily life.

Once checked in to your room (which becomes part of the experience in a very immersive way), you'll enjoy a mocktail, which includes a few drops of OTO's elevating bitters, a botanical blend of cocoa, cinnamon, liquorice, lemongrass and lime, infused with premium CBD.

Then it's time to head to the spa for a 90-minute tailored OTO spa treatment. The use of the pool and spa is included in the retreat, so remember to pack your swimwear.

The treatment is a unique massage that elevates the technique to another level. The spa music is unique to OTO (OTO actually provides a link in your package so that you can listen to the one-hour soundscape in your own time – it encourages deep rest and a full circadian rhythm reset).



The massage itself is not a deep tissue massage designed to remove the stress knots. It's a much lighter touch, a full-body experience that encourages relaxation. The inclusion of hot Himalayan salt crystals is a bonus.

After the massage, spend time in the relaxation room at the hotel. With complimentary water, magazines, and oh-so-comfortable relaxation chairs, it's the ideal place to spend some time before heading up to your room to get ready for dinner.

While you enjoy your meal, the St Pierre Park team ensures your bedroom is prepared for optimal sleep. In your room you'll find OTO's Ultimate Balm, CBD enriched skin and body miracle salve to calm, protect and hydrate; Sleep Soundly Bath & Body Oil, with calming aromatherapy oils, enriched with 1,300mg of pure CBD and OTO's signature sleep scent; CBD Sleep Drops which are a perfect balance of plant actives, with 50mg of pure CBD per dose and formulated to help people sleep better: a silk eve mask. alongside herbal tea and mood lighting ready for the perfect restful sleep.

Take advantage of all of the above. The oil is gorgeous just rubbed into your body to help promote sleep and ensures that the zen-like spa feeling remains with you long after you've checked out.





It's time to focus on what truly makes you look younger: a radiant, even skin tone! Those age spots, pigmentation, and tiny red veins that creep up with age are the secret culprits behind a tired appearance, but we can help you turn back the clock!

At Guernsey MediSpa, our luxurious, non-invasive treatment erases pigmentation and redness, leaving your skin smoother, brighter, and beautifully rejuvenated.

Look fabulous by Christmas! Experience the transformation with a FREE consultation and patch test when you mention En Voyage. GM
Guernsey Medispa
Regenerative Aesthetics

EXPERIENCE
THE BEST OF
GUERNSEY
MEDISPA:

TRANSFORM YOUR SKIN WITH ADVANCED AESTHETIC TREATMENTS

TS

BY BRONWEN DUDLEY-OWEN OF GUERNSEY MEDISPA

When it comes to rejuvenating your appearance and enhancing your natural beauty, the right treatment plan can make all the difference.

At Guernsey MediSpa, our approach is centred around you, offering treatments that are designed to deliver the most effective results in a way that's tailored to your individual needs.

You deserve the best, and that starts with choosing the right treatment for your skin. If you're looking to smooth out fine lines, tighten your skin, or simply refresh your complexion, our advanced aesthetic treatments are here to help you achieve your goals.

### START WITH IPL FOR FAST AND NOTICEABLE RESULTS

One of the first treatments you'll often start with is IPL Photo Rejuvenation. Why? Because this treatment works quickly to reduce pigmentation and redness while giving your skin an overall collagen boost. If you've noticed dark spots or redness caused by tiny, broken veins, IPL is one of the most effective ways to restore a more even skin tone. Pigmentation and uneven colour are some of the most common reasons your skin might look older than you feel, but with IPL, you can see significant improvements in just a few sessions.

Imagine how smooth and even your skin will look once those different shades are reduced. You'll notice a fresher, clearer complexion, just like that of a baby's skin, which is free of uneven tone. This is why we often say that good skin starts with a balanced, even complexion — and IPL is an essential part of achieving that.

### MINIMAL DOWNTIME WITH IMPRESSIVE RESULTS

Another reason you'll love IPL is that it requires very little downtime. You can get back to your daily activities almost immediately, and you'll start seeing results as your skin tone evens out and those stubborn pigmented spots fade. Whether it's sun damage, age spots, or redness from broken capillaries, IPL tackles these concerns efficiently, giving you the confidence of smoother, more youthful skin.

### THE BENEFITS OF COLLAGEN STIMULATION

Alongside improving your skin tone, IPL also stimulates collagen production, which means your skin will become firmer over time. Collagen is essential for maintaining that youthful bounce in your skin, and with IPL, you'll enjoy long-term benefits as collagen continues to build after each treatment. This not only improves your skin's appearance but also helps to prevent future signs of ageing.

### A MULTI-USE MACHINE THAT WORKS FOR YOU

At Guernsey MediSpa, our IPL machine is one of the most trusted tools in our clinic because it's incredibly versatile. You can address multiple concerns with just one machine, whether it's pigmentation, thread veins, or even hair removal. This flexibility is why IPL is our most popular treatment and why it might just become your favourite too.

Our IPL machine has been with us for 14 years, and it's lovingly maintained by the same engineer, Colin, who travels from Cardiff each year to keep it in perfect condition. In fact, he loves coming to Guernsey so much because he always treats himself to a steak at a local restaurant after servicing the machine!

### WHY IPL SHOULD BE YOUR FIRST STEP

If you're new to skin rejuvenation or just looking to refresh your appearance, IPL is a great place to start. It's effective, fast, and tailored to your needs, addressing pigmentation and redness while giving your skin a collagen boost. You'll enjoy smoother, clearer skin in no time, with minimal discomfort and downtime.

With IPL, you're not just improving your skin's appearance—you're investing in its health. By restoring a more even tone and stimulating collagen, you're setting the foundation for long-term skin health and beauty. Start your journey with us at Guernsey MediSpa, and discover how IPL can help you achieve the radiant, youthful skin you deserve.

For more information or to book an appointment please call us on 01481 720606 or at www.quernseymedispa.com.

We are open 10.00 - 18.00 from Monday to Friday.

Feel refreshed, look radiant—only at Guernsey MediSpa!

# TRAVEL FOR ALL SEASONS

By Amanda Eulenkamp

INTRODUCING THE WRITERS





It's meteorological autumn's time to shine. Shorter days and longer evenings don't mean that the sun has deserted us totally.

After all, there is nothing better than heading outdoors, wrapped up in a scarf and hat, and kicking golden leaves that shimmer in the autumn sun; or anticipating the joy of Christmas as children start planning what to write to Santa.

Which leads me onto the Christmas market, a phenomenon that has grown (particularly in the UK) over recent years. With direct flights to Paris until at least the end of March, now is the time to book a seat and head to the heart of Europe to explore where it all began... France, Belgium and Germany are just a train ride away from the capital of France (although there are some excellent markets there). Immerse yourself in the sights and smells of authentic twinkling Christmas huts, with the aroma of hot chocolate and Glühwein in the air. And if

Maybe you're craving the continuation of summer (not the wet, British bits, the sunny days that seemed fewer and further apart this year) or just yearning for some hot sun on your face. I know from my years in travel that many islanders have visited the United Arab Emirates, particularly Dubai, a hot favourite, and Abu Dhabi. On page 52, writer and current Dubai resident Jessamy Baldwin takes us to a less well-known Emirate, that of Ras Al Khaimah.

It is an up-and-coming holiday destination, so now is the perfect time to go and find out what it has to offer (and it has a lot, from adrenaline-fuelled adventures to relaxing days and nights in the desert or by the sea).

If you prefer something closer to home, then Jessamy has also written a brilliant guide to 48 hours in South Devon. Easily accessible the five fun things to do nearby as

Reflecting on this summer's trips. travel blogger Rupert Diggins takes us to the Kvarner Riviera. Croatia's coastal secret. Croatia is a beautiful country with a stunning coastline, islands to visit, and towns and cities such as the well-known Dubrovnik, with its medieval walls. I can vouch for the beauty of Dubrovnik, having visited a couple of times, but I've also had a taste of Rupert's Kvarner Riviera, having stayed in the opulent town of Opatija, which reminds me of parts of Austria with a little Italian thrown in. If you haven't visited, I can thoroughly recommend it.

And my holiday this year was a return trip to the north-east of Corfu, an island that has called me back time and again. Easily reached via Gatwick, I'm sure it won't be my last trip. Find out why

whether it's to wrap up warm and head to the markets or to plan a trip to the sun this autumn/winter





# FESTIVE CHEER ON THE CONTINENT

With Aurigny's Paris flights continuing throughout the winter months (Mondays and Fridays until March 2025), and flights to many European cities via Gatwick and London City airports, there are plenty of reasons to book a ticket, wrap up warm, and head to the plethora of Christmas markets with their twinkling lights, chalets selling local produce, Glühwein and roasted chestnuts, across the continent. Amanda Eulenkamp discovers some of them.

### **FRANCE**

There are Christmas markets large and small across France; one of the most 'Christmassy' is in Strasbourg, while Rouen – a short rail journey from Paris – calls its Christmas event 'Rouen givrée' or 'Frosted Rouen'. The whole town undergoes a magical transformation, and more than 70 wooden chalets sell Christmas gifts as well as local cheeses and wines in the Christmas market in front of the Cathedral. Runs from 23 November until 24 December.

### PARIS

There are numerous Christmas markets in Paris, running from 16 November to 7 January 2025.

One of the largest is the Tuileries Garden Christmas Market next to the Louvre. Explore more than 100 Swiss-style chalets offering French-produced speciality food and products stretching along the garden's north edge from Rue des Pyramides to Place de la Concorde. As well as the Ferris wheel, there are other carnival rides, plus an ice skating rink including a separate section for young children. And this being Paris, there is, of course, a Champagne bar!

Notre Dame Cathedral is due to partially re-open on 8 December; visit not only for the cathedral but to see possibly the most picturesque Christmas market at Square Viviani. The market specialises in high-quality arts and artisan crafts made in France, as well as the usual vin chaud (hot mulled wine) and roasted chestnuts.

The Montmartre Christmas Market at Place des Abbesses (near Sacré Coeur) is small but charming. There are around 15 – 20 chalets, a large decorated Christmas tree, and occasional visits from Santa.

Also check out the Hotel de Ville Christmas Market for its light show across the building's neo-Renaissance façade. And with Christmas trees, fake snow and close-up views of the famous 'Iron Lady', the Eiffel Tower Christmas Village is one of Paris's best midsized markets – not to be missed.

### **STRASBOURG**

The train from Paris Gare de l'Est takes around one hour 45 minutes to Strasbourg, or there are direct flights from London Gatwick.

Alternatively, fly into Basle (from London City among others) and take the train to Strasbourg.

In 1570, Strasbourg held the very first 'Christkindelsmarik' (market of the infant Jesus) in France – it is also one of the oldest markets in Europe. It has continued its traditional feel and is often considered the best Christmas market in France.

Throughout December, Strasbourg is one of the most illuminated cities in Europe. Every year, a 30m tall Christmas tree is brought to Place Kléber and decorated with colourful ornaments and twinkling lights.

Enjoy traditional treats, such as the little Christmas biscuits called bredle, and mulled wine.

Open 24 November to 27 December. See christmas.alsace/ strasbourg-christmas-market/ for further information.

### LILLE

A just over two hours' train journey from Paris's Gare du Nord station will take you to Lille, the largest city in France's Nord-Pasde-Calais region. Known for its Flemish architecture, it is also home to Northern France's largest Christmas market.

Head to the old quarter, known as Vieux Lille, with its patchwork of pretty squares and cobbled streets, filled with boutiques, jewellers and antique shops.

The Christmas market is held on the central located Place Rihou. There are around 80 different stalls, covered with artificial snow and twinkling lights. Take a ride on the big wheel for a spectacular view over the city.

Open 20 November until 29 December.

### **BELGIUM**

If you've made the effort to get as far as Lille, then it's only around an extra hour and an half on the train to Brussels or Bruges. Belgium is known for its delicious chocolates – ideal for a Christmas present or a treat for yourself! – while Bruges is the Venice of the North, with its myriad canals. Enjoy a boat trip, take a horse and carriage ride, or sip a hot chocolate in one of the squares and watch the world go by.









COLOGNE AND ROTHENBURG. ALL IMAGES @SHUTTERSTOCK.

### **BRUSSELS**

The cobbled streets and pretty squares of this city spring to life with Brussels Winter Wonders event, a 2km-long stretch of snowdusted market chalets, buzzing bars and pop-up restaurants. Winter Wonders includes a Christmas market with more than 200 chalets; a Ferris wheel, merry-go-rounds, curling and ice-rink for skating; a Christmas tree and sound and light show at the Grand Place.

Running from 29 November until 5 January 2025, more information can be found closer to the date at plaisirsdhiver.be/en/

### **BRUGES**

With two Christmas markets to choose from, each with its own character, Bruges is a wonderful medieval city to wander around. The Christmas market on the Markt - Bruges's central square - is very traditional with atmospheric lighting and a cosy ambience, while the one on the Simon Stevinplein has more of an emphasis on craft products. See the festive twinkling lights reflected in the canals, enjoy a warm waffle, and get into the Christmas spirit.

See visitbruges.be/en/winterglow/christmas-markets for more information.

### **GERMANY**

Home to some of the oldest and largest Christmas markets in the world, the German Christkindlmarkts ooze authenticity. and are what many of us consider to be the 'real deal'. While there are flights to many German cities from London airports. Cologne (for example) is around three hours by train from Paris.

### COLOGNE

The Cologne Christmas market kicks off on 18 November, running through until 23 December. There are markets scattered throughout the city, with one of the most famous being in front of and around the cathedral. There is also the Market of Angels at Neumarkt, while the Heinzels Winter Fairytale at Heumarkt and Alter Markt runs from 24 November through to 5 January 2025. The spectacular ice rink is a special highlight of this Christmas market.

Don't miss the Christmas Ferris wheel at the Chocolate Museum (and make time to do a tour there). If you don't wish to walk between all four markets and attractions. then the hop-on hop-off Christmas Market Express operated by Wolters Bimmelbahnen is just the right thing for you. Runs every 15

minutes. Further information at bimmelbahnen.com/christmasmarket-express/

Find out about all of Cologne's Christmas markets at colognetourism.com/experiences-lifestyle/ christmas

### FRANKFURT

There is documentary evidence dating back to 1393 confirming that markets were held in Frankfurt am Main at Christmas then.

The Rossmarkt (where Friedrich-Stoltze-Platz is lit up in pink and rose colours) has been part of the Frankfurt Christmas Market since 2021. Now, the market stretches from there across the Zeil pedestrian promenade down to the Romerberg and the River Main. There are also many Christmas stalls at the Hauptwache.

Over the centuries, the Frankfurt market has developed its own specialities. Two of them are based on baked marzipan mixes: Brenten, which are rectangular, and Bettmännchen, which are mounds with almonds on the side. Another are the strange Quetschemännchen, which are figures made out of prunes and nuts. These go back to the days when young men would send these figures to the girls they

fancied. If the figure was not returned to sender, he knew that he had a chance to win the hand of the girl.

The Frankfurt market has organised the traditional German markets in a number of British cities: Manchester, Edinburgh, Birmingham, Leeds, Nottingham and Bristol, starting with Birmingham back in 1997.

Check out visitfrankfurt.travel/en/ experience/festival-and-events/ frankfurt-christmas-market for further information.

Running from 25 November to 22 December 2024.

### **RUDESHEIM-AM-RHEIN**

With an average of 11 trains per day from Paris, the journey time to Rudesheim is a little over five hours with just one change. It is well worth the journey as, like Rothenburg-ob-der-Tauber, these towns are quintessentially German.

The Rudesheim market takes place from 21 November to 23 December, with the highlight being the traditional St Thomas Night parade on 20 December. Enjoy a warming Rudesheimer coffee when in the town - it's made with Asbach Uralt brandy, made in the town's distillery; a tour is highly recommended. Asbach.de has all the information.

### **ROTHENBURG-OB-DER-TAUBER**

Rothenburg is admittedly further, but for any fans of the 1968 film 'Chitty Chitty Bang Bang', it is a chance to see the place where some of the film was made.

Stay for a few days to make the trip worthwhile. Don't miss a trip to the original Kathe Wolfahrt Christmas shop – it is packed full of ideas for Christmas decorations.

Open all year round, it is a wonderful shop to visit. If you can't get there, there are other stores throughout Germany and one in York, a little nearer to home!

Nestled in the picturesque setting between the town hall and St. Jakob, the Reiterlesmarkt is considered one of the most attractive Christmas markets in Germany.

54 stalls are open daily from the Friday before the 1st of Advent until 23 December. Brass bands from the Rothenburg region play every day on the stage at the Green Market.

# CLOSER TO HOME

If you're looking for somewhere closer, then pack your (empty) bags and head to a Christmas market in the UK. Aurigny operates daily flights between Guernsey and various UK airports within close proximity of many markets, so why not take the time to enjoy some festive shopping and a welldeserved getaway?

### **2024 UK CHRISTMAS MARKET DATES**

**Bath Christmas Market** 28 November – 15 December

### The Frankfurt Christmas Market, Birmingham

1 November - 24 December

### **Bristol Christmas Market** 1 November – 23 December

Cheltenham Christmas Market 12 - 22 December

### **Exeter Cathedral Christmas** Market

15 November – 15 December

### Hyde Park Winter Wonderland, London

21 November – 5 January 2025

### Manchester Christmas Market 11 November - 22 December

Nottingham Winter Wonderland 7 November - 31 December

### Christmas on the Square, Salisbury

22 November – 19 December

### Southampton Christmas Market 16 November – 2 January 2025

### Winchester Cathedral **Christmas Market**

22 November - 22 December











# 48 HOURS IN SOUTH DEVON





### NEED INSPIRATION FOR YOUR NEXT TWO-DAY BREAK THIS AUTUMN? JESSAMY BALDWIN HAS SOME IDEAS...

Picture this: emerald-hued hillsides set against winding rivers, small fishing boats bobbing just off shore, cobbled old towns, fish and chips on the beach. You've arrived in South Devon, of course.

With seaside scenes for miles, ambling riverside walks galore and traditional country charm in spades, there's something truly special about this part of England.

Fly into Exeter Airport, hire a car and base yourself in bohemian and buzzy Totnes (40-minute drive). This pretty, central location is the perfect spot from which to explore.

### DAY ONE:

Start by exploring Totnes itself. There's a small castle, countless quirky cafes, a buzzy high street and independent shops galore. It's worth doing the one-hour circular walking route to get a real feel for the area (Totnes town trail).

Depending on the time of day, be sure to make a pit stop at Delphini's Gelato and/or grab lunch at the 17th-century riverside pub, The Waterman's Arms (alternatively, return here for supper later on).

Next head to Torquay or Brixham (25-minute drive to either from Totnes) for a taste of the historic English Riviera. In Brixham you'll find a pirate ship museum (Golden Hind), a seawater lido (Shoalstone Pool) and stunning views from Berry Head Nature Reserve.

In Torquay, choose between the magical Babbacombe model village set among four acres of award-winning gardens, Victorian-themed museum Bygones, Dinosaur World, Waves Leisure Pool or Torre Abbey depending on what floats your boat.

### DAY TWO:

Head straight to Dartmouth (30-minute drive from Totnes or 1 hour 30 minutes by river boat, see timings at dartmouthrailriver.co.uk/timetables). Peruse the quaint town and potter in and out of shops at will.

Alternatively, follow the 1.6-mile Dartmouth Town walking trail (discoverdartmouth.com/ attraction/dartmouth-town-trail). Grab takeaway fish and chips from Rockfish on Lower Street and watch the seaside world go by at Bayard's Cove. If the weather isn't playing ball, check out Cafe Alf Resco (a cosy fave among locals).

Next, take a ferry or steam train to National Trust's Greenway House – the beautifully preserved holiday home of Torquayborn Agatha Christie. Or, visit 600-year-old Dartmouth Castle. Blackpool Sands beach (10-minute drive away) is a nearby blue flag award-winning beach if you fancy a bracing autumnal seaside dip.

It's worth noting that the South West Coast Path runs through here if you want to include a longer walk.

### WHAT'S ON THIS AUTUMN IN SOUTH DEVON

25 - 27 October:

**Dartmouth Food Festival** (over 100 exhibitors, workshops, tastings) dartmouthfoodfestival.com

28 September – 3 November: Pennywell Farm Pumpkin Festival

(pumpkin trail/patch, marshmallow tasting, live music, games) pennywellfarm.co.uk/news/events-calendar/pumpkin-festival/







ABOVE: KENTS CAVERN PREHISTORIC CAVES;
RIGHT: THE DONKEY SANCTUARY, IMAGES @SHUTTERSTOCK

# FIVE FUN THINGS TO DO NEAR EXETER AIRPORT

### **QUAY CLIMBING CENTRE**

Head to the south-west's largest indoor climbing wall, located in the heart of Exeter's Quayside in the Old Electricity Building. Here you'll find 81 roped walls, lines from seven to 15 metres, plus nine auto belays with 37 climbing routes between them.

Includes Clip 'n Climb, the actionpacked climbing adventure for families and friends.

Details at quayclimbingcentre.co.uk

### CREALY THEME PARK & RESORT

With more than 60 rides and attractions including outdoor rollercoasters, live shows, animals galore and 75,000 square feet of indoor play, Crealy Theme Park & Resort is ideal for a family fun-filled day out whatever the weather.

Go for a day or stay for longer, with a choice from five-star hot tub lodges, themed glamping tents, or over 100 camping and touring pitches, plus state-of-theart facilities, situated in the heart of the East Devon countryside with beaches and family fun things to do close by.

Just minutes from junction 30 of the M5 near Exeter, more information can be found at crealy.co.uk

### THE DONKEY SANCTUARY

This free-to-visit, award-winning attraction has something special to offer, whether you're looking for quality time with the children, or somewhere calming to kick back with coffee and cake.

Set in a tranquil corner of the

Jurassic Coast near Sidmouth, hundreds of friendly donkeys can be found, along with scenic walks, award-winning gardens, a new play area, hedge maze and exhibits, activities, trails and talks.

There is also a restaurant on site where fresh, local produce can be enjoyed; or why not adopt your own donkey in the gift shop? Every penny of profit goes towards helping millions of donkeys and mules across the world.

Open seven days a week, from 9am to 5pm. admission and parking free, donations welcome. Check out thedonkeysanctuary. org.uk/visit-us for information about the Sidmouth sanctuary as well as others across the country.

### KENTS CAVERN PREHISTORIC CAVES

One of Europe's top Stone Age sites, Kents Cavern – situated around a mile and a half from Torquay, in the English Riviera UNESCO Global Geopark – has an extensive labyrinth of spectacular and easily accessible caverns open daily all year. An allweather attraction, the temperature is 14° every day.

Access to the caves is by guided tour only – listen to the entertaining guides who will bring stories of early humans, Ice Age beasts and Victorian excavators to life as you travel on your underground journey, exploring fascinating passageways and stunning chambers with stalagmites and stalactites.

There is also a Woodland Trail with statues of the animals whose bones and teeth were discovered inside the cave. Take part in different activities as you wander along the footpath, learn how Stone Age people survived and thrived here and see if you can crack their tribal codes.

A jam-packed event programme takes place throughout the year, including Santa in the Caves, Carols Underground, and Cave Cinema. There is also a café that is open to everyone, even if not visiting the caves.

Full details at kents-cavern.co.uk/

### EXETER'S UNDERGROUND PASSAGES

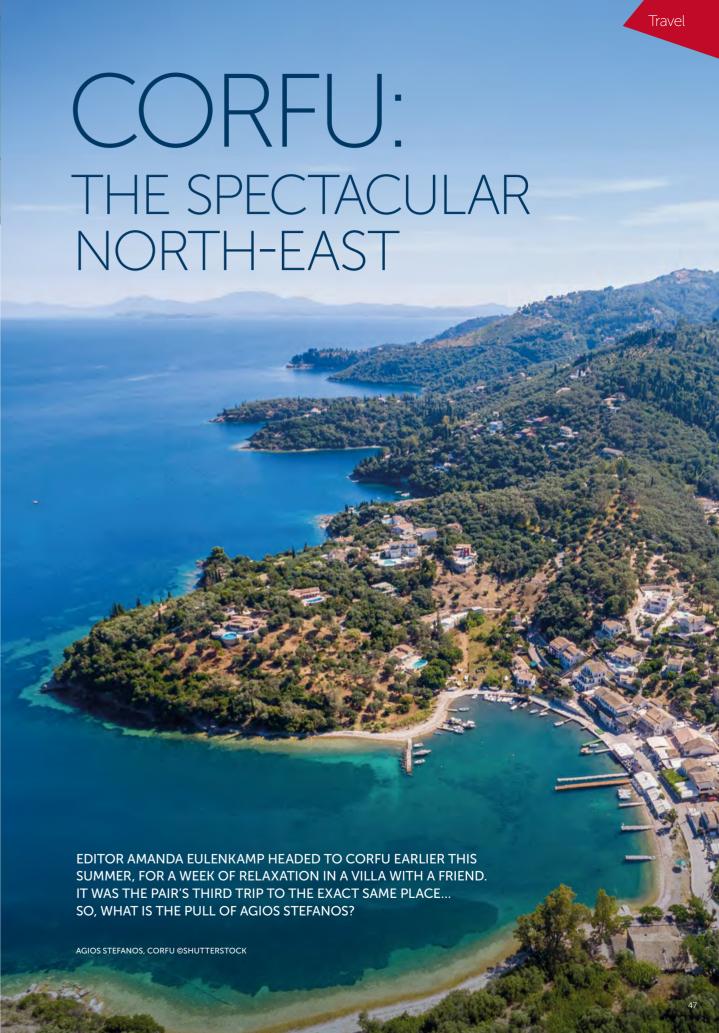
A five-minute walk from Exeter bus station, or 10 minutes from Exeter Central railway station, you'll find Exeter's Underground Passages.

Built to house the lead pipes that brought clean drinking water from outside the walled city into medieval Exeter, a guided tour is a memorable event – narrow, dark, interesting and exciting. There are stories of wars and sieges, plague and pestilence associated with the Passages.

Visit the heritage centre before the tour to discover interactive exhibits, including a talking figure of a medieval man, a high-speed video fly-through of the Passages, and a full-size model of a section of the Passages.

These are the only passages of this kind open to the public in Britain. Pre-booking is advisable, especially during school holidays. Sensible footwear is recommended.

Details at exeter.gov.uk/passages/





I met my friend Jacqui many years ago when we were both working in the travel industry. Those industry connections are still strong, and reminiscing about 'educationals' (whereby a tour operator, hotelier, airline or tourist board hosts a trip) brings back many wonderful memories of the opportunities that we have had to travel the world.

But that changed a few years ago, post-divorce, and 'girly' holidays were back on the agenda. Our first trip was in 2018; followed by one in 2022 (there was a Covid-enforced gap between holidays), and then this year's visit. On both the previous occasions we'd travelled in September, enjoying the end of the Grecian summer season. For various reasons, we switched to June this year. Both times of year have their benefits (September tends to be cheaper and the heat is less intense; but in June, the pool felt warmer and the evenings longer and lighter).

Our villa of choice is called Nafsika; it clings to the hillside above the fishing village of Agios Stefanos, with the most stunning views over the strait to Albania (at its closest, there is around two miles between that country and Corfu, but this widens to around 14 miles). The pool and the terrace are the perfect places from where to drink in the view while sipping a

glass of the (incredibly reasonably priced) local wine.

Flying via Gatwick Airport, I landed in Corfu just over three hours later. Temperatures were in the high 20s and low 30s, bearable for me as long as I had the shade of an umbrella to relax under!

Jacqui had already been away a week, spending the time with friends on the island of Paxos, around an hour or so away by regular ferry. She has always extended our holidays in Corfu with a week in Paxos, sometimes before and sometimes after, and recommends this two-centre holiday combo. She met me at the airport and we headed off to pick up our hire car. Tip: Upgrade your car if you can, certainly from the most basic, lead-in model, as the road from Corfu Town along the east coast to Agios Stefanos is mountainous and, with the air-conditioning running (plus, in our case, a very steep drive at the villa), a low-powered car makes for a painful journey. You don't need it for speed, as the road is full of twists and turns, but you need it to get up the hillside.

Leaving Corfu Town with its pretty port and buildings, we drove the 45-minute trip, exclaiming at the beautiful flowers (far more than we'd seen in September) and enjoying the vistas of coves and beaches glimpsed as the road switched back on itself time and again as we headed north.

There are plenty of beautiful places to holiday en route; some more lively than others (Dassia is one of Corfu's busiest resorts with many bars, tavernas and restaurants).

We came to the turn-off to Agios Stefanos before we knew it (that is the beauty of familiarity on a holiday; recognisable roads and resorts that we counted off on our fingers as we drew closer to our destination). After pulling up on the drive, we unpacked our bags and were pleased to see that the shopping we had ordered had been delivered to the villa.

That evening, we headed down to the village itself, a bay with around half a dozen or so restaurants situated on the edge of the shore, plus a couple of supermarkets and bars. Plenty big enough to experience a variety of restaurants, plus buy provisions for a week in a villa. But small enough to have an intimate atmosphere, as if you are one of only a handful of people to have discovered its delights.

Over the previous two visits, we'd eaten in all the restaurants, but had two firm favourites, and it was to one of those, Galini (galinitaverna. gr) with tables on the pontoon over the sea, that we headed.

Any fish lovers are, as you'd expect, in for a treat at restaurants in a

fishing village. Depending on the time of year, fresh sardines are plentiful, but you can also enjoy octopus, crab, prawns and sea bass, plus a number of other freshly-caught fish. Being Greek, the menus at most of the restaurants include the ubiquitous moussaka (absolutely delicious), Greek salad, and feta cheese.

One of Galini's starters is feta cheese baked with mountain honey... dear reader, it would have been rude not to indulge! Vangelis and his team are superb hosts, and we actually visited three times that week... on our second visit, as we were leaving, I heard somebody call out my name, and turned to see my friend Ruth, from Guernsey, at a table with her parents! I'm used to living on an island and seeing people I know when I'm out, but I wasn't expecting it in Corfu, let alone in Agios Stefanos, and let alone in Galini's! It is, as they say, a small world, but proof that I am not the only Guernsey person to love Agios Stefanos!

### **BEYOND THE VILLAGE**

One of Jacqui's and my favourite places for a spot of lunch and avoiding the midday sun, is to sit at the edge of the beach at Taverna Kerasia. The beach is slightly south of Agios Stefanos and is mostly pebble; but the views are wonderful, you can watch the world go by as people come in and

out in their small hired boats or are dropped off by water taxi.

Further south again is Kalami Bay, home to the White House Restaurant (thewhitehouserestaurant.gr), with its links to the Durrell family. Author Lawrence Durrell once lived there with his wife; nowadays, it is possible to stay there overnight, or for quick trips, visitors can eat or drink in the house's taverna. We visited on our first trip to the island, and hired a boat with a driver to take us there and pick us up. If you do go, and you are planning on having a drink with your lunch, this is the best plan.

Another one of our favourite drives is to head north to Kassiopi (the town is lovely for a wander around) and to the beaches on this stretch of coastline. Nowhere is far and, whether you choose to drive or to hire a boat, the scenery is stunning.

Will there be a fourth trip? Watch this space...

### FIVE PLACES TO VISIT IN CORFU

See the magnificent cliffs of **Cape Drastis**, one of the most northerly points on the island – the best view is from the Cape Drastis viewpoint.

Corfu Old Town is full of historic buildings; it is a UNESCO World Heritage Site. Keep your eyes peeled for the Statue of Georgios Theotokis, the Liston, the Old Fortress, Spilias Square and Saint Spyridon Church (the patron saint of the town).

Vlacherna Monastery is a 17th-century monastery located on a tiny islet in front of Kanoni, to the south of Corfu Town (you might be able to see if when coming in to land in Corfu). It is connected by a stone footbridge, so you don't need a boat to get there. The monastery is open all year round and welcomes all visitors (note, it is a popular attraction).

The one-of-a-kind **Canal d'Amour** in Sidari is a unique bay area, where sandstone formations create a long channel of water surrounded by cliffs that are fun for swimming, climbing, exploring, and cliff jumping. There are several legends around this canal; the first is that, couples who swim in it will remain in love forever. The second version promises that whoever swims through the narrow passage of the canal will meet the love of their life on the other side.

Finally, **hire a boat**. You'll get to see the island from the sea and have fun exploring the many beaches.

There are regular direct flights to Corfu from London Gatwick; multiple airlines, including British Airways, EasyJet, RyanAir and Tui operate this route, as well as routes from other major UK airports (such as Manchester and Birmingham) that are served by Aurigny.











L-R: AL WADI DESERT; JEBEL JAIS MOUNTAIN; TRADITIONAL BOAT, SUWAIDI PEARL FARM;
DHAYAH FORT: DATE FARM. ALL IMAGES ©RAS AL KHAIMAH TOURISM DEVELOPMENT AUTHORITY.

# COMBINE DESERT, SEA AND MOUNTAINS IN RAS AL KHAIMAH

Famous for its stunning natural landscape, warm year-round temperatures, diverse leisure activities and rich history, Ras Al Khaimah is entering its golden era. There's an incredible amount to keep you busy, but unlike other nearby emirates, RAK is still quiet enough (for now) to have an exclusive feel. With average daily temperatures ranging from 25-35 degrees Celcius throughout October -December, this northernmost Emirate is fast becoming one of the most sought-after Middle East destinations. Jessamy Baldwin reports.

With its captivating yet quiet 65km coastline, rugged Hajar mountains and breathtaking desert scenes, the UAE's 'adventure capital' is do-able as a day trip from Dubai, but it's worth spending longer there if you have time. The autumn/winter months are the best time to visit, when the sizzling summer temperatures have thankfully waned.

### **GETTING THERE**

Fly with Aurigny to Gatwick and then connect through to Dubai International Airport (DXB). RAK is located on the Persian Gulf, about an hour's drive north-east of Dubai. It's best to rent a car and self-drive. A 4x4 is not necessary unless you plan to go off-roading in the desert. Highways and roads are paved and well-maintained. There are three major highways connecting Dubai to RAK: E11 (Sheikh Zayed Road), E311 and E611. Download Waze to use while driving instead of Google Maps – it works better here in the UAE. If you'd prefer not to drive, a taxi service from Dubai to RAK will cost between 250 to 300 AED.

### THINGS TO DO

Get active on Jebel Jais. From adrenaline-pumping activities to family-friendly hikes, there is so much to explore on the Jebel, the UAE's highest peak (1,934m). Head to the Jais Adventure Centre, which boasts the world's longest zipline at 2.8 km (you'll reach speeds of up to 160 kph), the 470m-long Via Ferrata (combination of rock climbing.

mountaineering and zip-lining), a ropes course and a toboggan track that winds down the mountain. Advance booking in winter is recommended. If adventure activities aren't your thing, you can opt for a day hike around and up the mountain. There are six official hiking trails on Jebel Jais, from easy walks suitable for children to strenuous treks.

Get back to basics at the Bear Grylls Camp. Channel your inner Bear Grylls at the explorers' camp and learn key mountain survival skills. The cabins resemble shipping containers and come complete with bunk beds, en-suite bathrooms, a picnic table and BBQ grill. You can bring your own food or order a special BBQ pack.

Go glamping on the coast. Fancy falling asleep under the stars with the sound of nearby lapping waves? Longbeach Camp ground has 300 metres of beach dedicated to its guests and different luxury tent options. It also has its own pool/poolside bar and offers several water sports activities.

Beach, all day, every day. If you prefer to keep things low key and simply want a holiday to catch up some much needed R+R, stay at your hotel and enjoy the pristine, white beaches of RAK. There are countless beachside resorts and hotels from which to choose, to suit all budgets. Take it easy, swim in the warm, turquoise waters of the Arabian Gulf and finally read that book that's been gathering dust at home. If you can peel yourself away from your daiquiri, why not try your hand at some kite surfing, paddle boarding or wakeboarding?

Desert activities. The Dunes Camping & Safari offers a wonderfully rustic and authentic UAE glamping experience. There are different luxury tent options, such as the dome tent, an elevated tree tent, or a platinum pod. Activity wise, there are options for buggy rides, BBQ dinners, quad biking, camel rides and sandboarding.

Kayak or paddleboard through the mangroves. Mangroves cover much of the RAK coastline and they are teeming with fish and wildlife. Weave through these natural areas whilst dipping into parts of the inner city. You might spot cormorants, crabs, herons, and flamingos. Scuba diving. Known as 'the pirate coast' during the 18th century, RAK has more than 20 shipwrecks to explore if you're into diving. The Al Jazeera Diving & Swimming Centre offers scuba diving courses, snorkelling excursions and fishing trips.

Horse riding. You can ride horses into the desert from Al Wadi Equestrian Centre, located in the Ritz Carlton resort. Take lessons, leisurely trot through the dunes or gallop over the sands. Suitable for ages 4 and up.

Visit the National Museum. Soak up local history and learn more about the region's farming, pearl diving, architecture, fishing, date growing and weaponry. Note, it's closed on Mondays.

Visit Dhayah Fort. Sitting on the site of much older foundations, this last remaining hilltop fort in the UAE was fortified in the 19th century. Climb the ramparts to take in the panoramic views of the city, sea beyond, surrounding mountains and date farms.

Take a dip in Khatt Spring. Located 30 minutes outside the city, nestled in the mountains and surrounded by palm orchards, Khatt Spring boasts health-enhancing, natural mineral hot pools that reach up to 40°C.

Visit a pearl farm. Well known for its incredible pearls, RAK has a long history of pearl farming dating back to the 12th century. You can even visit the abandoned 'ghost town' of Al Jazirah Al Hamra which was once a flourishing pearl fishing village. Stop by the Suwaidi Pearls Farm to see how modern pearls are cultivated and learn more about the heritage of this ancient profession.

Watch the sun rise from a hot air balloon. ActionFlight offers hot air balloon trips that promise a variety of views. Sweep over mangroves, desert, mountains and coastline and spot a variety of wildlife in their natural habitat. Flights are offered for individuals or large groups of up to 20 people.

### WHERE TO STAY

In addition to the camping/glamping options already mentioned, RAK boasts 5-star resorts galore. If you're keen to escape the buzz (and prices) of Dubai and hit a more relaxed setting in the UAE, you're in luck. You can choose between basing yourself either along the coast, in the mountains or in the desert.

### FLIPPING THE SCRIPT ON THE WAY WE VIEW BEAUTY



### BY ELLA HARVEY, FOUNDER OF ELLA HARVEY AESTHETICS

In today's fast-paced world, the idea of beauty is evolving. We're in an era where both women and men seek ways to feel more confident and presentable, not out of vanity, but to simplify their lives and put their best foot forward.

Whether it's being ready for an unexpected video call, a spontaneous selfie, or an important business meeting, looking well-presented has become essential. Just like people invest in their health through fitness and nutrition, investing in one's appearance through beauty treatments should be viewed in the same light—practical, confidence-boosting, and empowering.

### **BEAUTY AS SELF-CARE**

Society praises those committed to fitness or who carefully choose diets to stay healthy. Whether it's hours in the gym, morning runs, or sticking to a clean-eating regime, there is admiration for investing in wellbeing. However, there remains a stigma around people — especially women — who invest in beauty treatments. It's time to challenge this perception and see beauty care as a valid form of self-care.

Like working out or eating well, permanent makeup and cosmetic enhancements can improve one's quality of life. They offer practical benefits that go beyond skin-deep, making day-to-day life simpler and more manageable. For example, eyebrow microblading creates a natural, fuller brow, eliminating the need to fill them in daily. Lip blushing provides a subtle, longlasting tint, giving lips a healthy, natural look without constant reapplication of lipstick. These enhancements save time and effort, allowing people to focus on their lives without compromising on appearance.

### TODAY'S BUSY LIFESTYLES

Life today is busier than ever. People juggle multiple roles — being professionals, parents, friends, and partners — all while managing the demands of daily life. The expectation to be 'camera-ready' in a world dominated by social media only adds to this pressure. For many, looking polished isn't about seeking external validation but about feeling confident and prepared, no matter what the day throws at them.

For professionals, maintaining a well-groomed appearance is often tied to personal brand and perception in their industries. First impressions matter, and looking put-together conveys confidence,

competence, and attention to detail. However, this doesn't mean spending hours in front of the mirror. Treatments like eyeliner tattooing or lash enhancements create a naturally defined look that stays fresh all day, whether you're at a meeting or on a business trip. This can be a game-changer for those who want to focus more on their work and less on frequent touch-ups.

### SIMPLIFYING LIFE

Parents today balance careers, raise children, maintain social lives, and somehow find time for themselves. With so many responsibilities, looking good can feel like another item on a never-ending to-do list. This is where beauty treatments like permanent makeup come in. By reducing the time needed for daily routines, these enhancements help parents and busy professionals look fresh and energised without sacrificing precious time.

Instead of worrying about smudged mascara or faded lip colour during a school run or a workout, parents can enjoy a polished look that doesn't require constant upkeep. Similarly, professionals can navigate their day — filled with meetings, presentations, and networking events — feeling confident that their appearance reflects their best selves without a second thought.

### CONFIDENCE, NOT CONFORMITY

While some may still view beauty treatments with scepticism, it's crucial to understand these choices aren't about conforming to unrealistic standards. Just as choosing to eat healthily or stay fit is a decision that enhances well-being, opting for beauty treatments like permanent makeup is about enhancing natural features and feeling more confident and comfortable.

By making these small adjustments — whether well-defined brows, a hint of colour on the lips, or naturally enhanced lashes — people can feel more like themselves, minus the daily hassle. It's about streamlining routines and reducing stress, just as one would through fitness or nutrition.

It's time to celebrate choices that reflect confidence, efficiency, and living our best lives.

If you're ready to explore how the treatments I offer can fit into your busy life, please contact me via email info@harveysbeauty.com or follow my instagram @ellaharveyaesthetics. Together, we can find the right approach to help you feel effortlessly confident, no matter what your day holds.



OPATIJA ©SHUTTERSTOCK

# THE KVARNER RIVIERA: CROATIA'S COASTAL SECRET

Since the start of this century, Croatia has become a top choice for British holidaymakers seeking sun, sea, and fun. You are likely to be familiar with popular hotspots like Dubrovnik, Split, and Hvar, which have dominated the headlines in recent years. But for those who know where to look, Croatia has even more to offer. If you promise to keep it quiet, travel blogger Rupert Diggins will share a little secret with you.

Nestled quietly between the crystal-clear waters of the Adriatic Sea and the rugged peaks of the Dinaric Alps is the Kvarner Riviera, a 30-kilometre stretch of coast rich in natural beauty and one of the most enchanting and diverse regions in the country. What's more, prices are up to 30% cheaper than in the rest of Croatia, so whether you're in search of sunshine, fascinated by history, passionate about food, or eager for adventure, the Kvarner Riviera offers an unforgettable holiday experience without breaking the bank.

Earlier this year, I flew into Pula, in the neighbouring Istria region, and travelled just 90 minutes along the picturesque coast before arriving in Opatija for the start of an adventure to discover the very best of the Kvarner Riviera and its islands.

### OPATIJA: THE QUEEN OF THE ADRIATIC

In many people's eyes, Opatija is the standout resort of the Kvarner Riviera. The town's elegant architecture, lush gardens, and seaside promenade evoke a sense of old-world glamour that has been impeccably preserved.

Croatia's first tourist resort, Opatija is celebrating 180 years of tourism in 2024. The town's story began in 1844 with the construction of Villa Angiolina, a grand mansion that still stands today. The Austro-Hungarian nobility flocked to Opatija, building opulent villas and luxurious hotels. The town became a favourite winter resort, known for its mild climate and therapeutic sea air. Walking through Opatija today, you'll find beautifully preserved examples of Belle Époque architecture, such as the Hotel Kvarner, the oldest hotel on the Adriatic, and the

stunning Villa Amalia.

The Lungomare, a 12-kilometre seaside promenade, is a must-see or should I say, must-walk in Opatija. This scenic pedestrian walkway, which is predominantly flat, stretches from Volosko to Lovran and provides breathtaking views of the Adriatic and the surrounding islands.

Another wonderful way to explore the area is by taking a relaxing boat trip along the coast, where you can enjoy the views of charming resorts like Mošćenička Draga, Lovran, Ika, Ičići, Opatija, and Volosko.

Opatija's cultural scene is vibrant, with a calendar filled with music festivals, art exhibitions, and theatrical performances. I was lucky enough to visit in late June during RetrOpatija, a fabulous annual festival that brings the past to life with a celebration of music, dance, vintage style, and street











ABOVE L-R: THE CITY PORT OF RIJEKA; OPATIJA RIVIERA; KRK BRIDGE; THE FOUR TOWERS OF RAB TOWN; TRSAT FORTRESS, RIJEKA; FRANKOPAN CASTLE. ALL IMAGES ©SHUTTERSTOCK

entertainment. Everywhere I turned, hotels, restaurants, and bars were fully immersed in the spirit of the event, with staff dressed in period costumes and vintage cars rumbling along the seafront. I found myself enjoying the nostalgic tunes of the 1950s on the terrace of Hotel Kvarner, where my grandparents once danced cheek-to-cheek to the melodies of Ivo Robic. An hour later. I was in the front row at the magnificent Open-Air Theatre alongside some '70s disco divas, rocking out to AC/DC classics. I loved the diversity of this incredible event, and in many ways, it encapsulated the spirit and beauty of this little corner of Croatia.

### **RIJEKA: A GATEWAY** TO THE ADRIATIC

Rijeka is the third-largest city in Croatia and dates back to Roman times, but it was a city that flourished during the Austro-Hungarian period when it became one of the empire's most important ports.

The city's industrial heritage is evident in its architecture, with grandiose buildings lining the main street, Korzo. The Korzo is the heart of Rijeka, a pedestrianised boulevard filled with shops, cafes, and cultural landmarks. One of the most notable buildings is the City Tower, a baroque structure that has become a symbol of Rijeka.

Trsat Castle, perched on a hill overlooking the city, offers panoramic views of Kvarner Bay. This medieval fortress, dating back to the 13th century, is a must-visit for history enthusiasts. The castle also houses a museum and a gallery, and its courtyard is often used for concerts and events.

As with Opatija, the city boasts several festivals and events throughout the year. The Rijeka Carnival, one of the largest and most famous in Europe, transforms the city into a colourful spectacle of parades, costumes, and street performances.

For a taste of local life, I recommend visiting the Central Market. In 2007, Michael Palin visited for his hit BBC TV series 'New Europe'. It was here that he described one of the ornate market pavilions as a 'Cathedral of Fish'. As I made my way through this impressive building, I witnessed for myself the incredible variety of seafood caught off the coast, including the region's most popular dish, Kvarner Scampi. Just outside, the fruit and vegetable market bursts with colour and lively chatter, but as hard as it may be, I'd recommend not overindulging in the free samples of local cheese and cured meats, as it may just spoil your appetite for lunch.

### THE KVARNER ISLANDS UNVEILED

No matter where I travel, I'm always drawn to islands, and unlike the neighbouring region of Istria, Kvarner boasts several inhabited islands, each offering its own special allure.

Access to them is both easy and great value. You can cross from the mainland to Krk, the largest Kvarner island, by a 1.5-kilometre-long bridge, or you can use the excellent ferry network to visit other islands, such as Rab, Cres, Losini, Dugi Otok, and Baska.

### THE ISLAND OF KRK-A BLEND OF NATURAL BEAUTY AND RICH HERITAGE

The island of Krk boasts a rich history that dates to the Roman era, with numerous archaeological sites and medieval churches scattered across the island. Perfect for both nature enthusiasts and history buffs, Krk offers a varied landscape featuring beaches, vineyards, olive groves, and picturesque towns like Krk Town, Baška, Vrbnik, Malinska, and Njivice.

I stayed in Krk Town at the 4\* Hotel Maritime (hotel-maritime.hr/en/). which is ideally located on the harbour front and just a delightful five-minute walk to both the centre of town and a choice of little bays.

The town of Krk, the island's main settlement, is a walled city with a history spanning over two millennia. One of the island's most notable historical landmarks is the Frankopan Castle, a 12thcentury fortress overlooking the town. Nearby, the Krk Cathedral, dedicated to the Assumption of the Blessed Virgin Mary, is renowned for its Romanesque architecture and elaborate interior, making it a must-visit site.

Be sure to visit in the early evening when the charming, narrow streets come alive with people leisurely strolling and soaking in the relaxed ambience. You'll also find a variety of shops, boutiques, cafes, bars, and restaurants to explore. One such haunt is the spectacular Volsonis Cocktail Bar and Secret Garden, which is set among ancient Roman ruins. The al fresco restaurants that line the front overlooking the harbour all serve freshly caught fish, and perhaps one of the island's culinary specialities, 'šurlice,' a type of pasta that is traditionally handmade and served with various sauces. including those made with the island's famous lamb.

### THE ISLAND OF RAB: A TRANQUIL ESCAPE

Rab, often referred to as the 'Happy Island,' is a haven of tranquillity and natural beauty. With its sandy beaches, lush forests, and charming medieval town, Rab offers a perfect escape from the hustle and bustle of modern life.

Staying at the fabulous 4-star Hotel Valamar Collection Imperial (valamar.com/en/hotels-rab/ imperial-valamar-collection-hotel) I was just a few minutes' walk from the centre of Rab.

This beautifully preserved medieval town is dominated by four bell towers, which give Rab its distinctive skyline. The Church of St. Mary the Great, a Romanesque Basilica dating back to the 12th

century, is one of the most significant landmarks on the island. The church's bell tower offers panoramic views of the town and the surrounding area.

Be sure to wander the streets both at dawn and at sunset to fully appreciate the beauty of Rab town. Shopping in Rab is a delightful experience, with a variety of boutiques, shops, and souvenir stalls to explore. One of the island's specialities is wood art, particularly hand-crafted items made from olive trees, which are naturally and legally harvested. For a delicious treat, be sure to try the 'Torta' or Rab Cake, a tasty pastry originally made by local nuns and now sold in many stores across the island.

From the town, make a beeline for Komrčar Park, a peaceful green space that is ideal for a stroll. From there, descend to the seafront, where you will find a popular stretch for swimming and sunbathing. Be sure to stop by the super cool and trendy Banova Villa Beach Bar for not only great cocktails but also healthy lunches and snacks throughout the day.

Rab offers a range of outdoor activities, from hiking and cycling to water sports and boat trips. The island's diverse landscape, with its forests, beaches, and hills, provides plenty of opportunities for exploration.

### **BEST OF THE REST**

On this visit to the Kvarner Riviera, I only touched the surface of what this gorgeous region of Croatia can offer. There are many more towns and villages to explore, including Crikvenica and Novi Vinodolski. There is the Gorski Kotar National Park and the Učka Nature Park, both home to diverse flora and fauna, making them perfect for hikers, nature lovers, and bird watchers. The islands of Cres, Losinj, and Mali Losinj provide yet more opportunities for island hopping and adventure.

### FAREWELL CROATIA -'TIL NEXT TIME

Kvarner is Croatia without commercialism and crowds. There are no cruise ships with passengers numbering that of a small town who all descend for an afternoon. Kvarner is unspoiled nature, crystal-clear seas, fresh and delicious cuisine, and warm, welcoming people who cherish friendships and embrace a healthy way of life.

The Kvarner Riviera is a Croatian secret that has yet to be fully discovered by us Brits. Maybe that's a good thing, but remember our deal—it's between you and me, right?

Direct flights to Pula operate from London Gatwick Airport, with regular services from Guernsey to Gatwick with Aurigny.

Rupert Diggins is a multi-awardwinning UK travel writer, blogger, and the founder of Just One for the Road.

# 17-DIO

Architecture + Design + Interiors + Landscapes

**01** La Fosse Cottage (Winner, Guernsey Design Awards) Our renovation and extension of this protected 17th-century cottage created harmony between old and new, providing airy, light-filled, flexible spaces in which a young family can thrive.

**02** Pres de Sable (Winner, Guernsey Design Awards) A traditional Guernsey home reimagined, transforming a cramped, gloomy cottage into a vibrant, flexible space full of subtle details and evecatching moments.

### **03** The West Coast Farmhouse (on site)

Recapturing the history of this Castel farmhouse while introducing a contemporary extension that wraps around the palm tree at the heart of the walled garden.

**04** Murata (Shortlisted, Guernsey Design Awards)

A breathtaking transformation fusing incisive contemporary aesthetics with historic authenticity, creating a comfortable and contemporary indoor/ outdoor entertaining space with exquisite detailing.

### **05** The Manor House (Phase One complete)

Our comprehensive renovation and extension of this traditional Guernsey manor house is now complete, with exceptional results.

### **06** The Poolhouse (on site)

Phase Two at The Manor House involves a substantial landscaping project, including a beautiful poolhouse with outdoor kitchen. Construction and planting is due to be completed this summer.

### **07** The Nature House (concept)

Our design replaces a tired bungalow with a stylish and sustainable contemporary home that reflects and supports the owners' deep connection to the land.

### **08** The Georgian Villa (on site soon)

With construction due to begin soon, we've been developing the interior design for this scheme, producing detailed renders to help our clients envision various spaces in their new home.













StudiO is an award-winning architecture and design practice working on residential, commercial and community projects across Guernsey and beyond. Our considered, contextual designs create beautiful, functional and sustainable structures and spaces that will be enjoyed for generations. We offer interior design and landscape design as part of broader architectural commissions, or as standalone services. We take pride in tailoring each design to meet the precise needs of each client and site, and in working closely with trusted contractors and consultants to deliver exceptional results. Planning a project? Get in touch to find out how we can work together.

























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# GIFTING DIGITAL ASSETS TO CHARITIES

BY MARTYN BAUDAINS, PARTNER, OGIER

A significant part of our lives is stored online, from music and photos to copies of important documents. But your digital assets might also include cryptocurrencies such as Bitcoin or Ethereum. Did you know you can donate these to charity in your will? From the British Red Cross to Make-A-Wish UK, a number of charities have begun to accept gifts of crypto assets.

Here are three top tips to consider if you want to create a digital legacy.

### **UNDERSTAND YOUR DIGITAL ASSETS**

It's crucial to understand the nature of cryptocurrencies, non-fungible tokens, and other valuable digital assets. Broadly, these are assets stored in digital wallets and secured by private keys. Only by having a clear understanding of your digital assets and how they are stored, secured and transferred can you understand how to deal with them in your will.

If digital assets are to be left to a beneficiary in your will, you must make sure that your executor can get access. If the password or private key – usually a 64-character code – has not been shared with someone, it is possible that your crypto could be lost forever.

It's believed US\$145m. of cryptocurrency was lost forever when Gerald Cotten, the CEO of a cryptocurrency exchange, died in 2018. Why? Because he had not left the private key with anyone. Although it was a complex matter, this particular case highlighted that crypto can be lost without the private key. Unlike a bank account, there isn't anyone who can look at the facts and agree to pay out the asset's value to an executor.

There is currently no simple way to keep your assets secure while simultaneously ensuring your executor knows your passwords in preparation for when you die. The simplest option is to leave your passwords with someone you trust. However, not everyone is comfortable with this idea, and the information will need to be updated every time your passwords or online assets change. Perhaps the answer is a phone app which acts as a 'dead man's switch', sending a file or data to a person, or group of people, after a certain period of time with no response or activity.

### CONSIDER THE CHARITY'S CAPABILITY AND NEED

Check whether the intended beneficiary has the resource, knowledge, and ability to manage the cryptocurrency or digital assets. If not, alternative arrangements may need to be made.

Likewise, consider the charity's need and how they will likely use the funds. If you place strict rules on how your donation can be used but these do not align with the organisation's need, your donation could be lost.

### **SPEAK TO A LAWYER**

Consult with a lawyer to prepare a will which includes a digital assets clause or add this clause to an existing will. It should detail your digital assets, provide access, and specify how you want the assets to be handled. Some digital asset exchanges have policies that prohibit the transfer of accounts upon death so it is advisable for a lawyer to check the terms and conditions of the exchange.

Planning for the management of your digital assets is a crucial aspect of estate planning in the digital age. By taking measures now, you can ensure your digital life is handled in accordance with your philanthropic wishes.

Making a will is an important step in planning for the future, providing reassurance that your wishes will be carried out correctly. Ogier's specialist Estate Planning, Wills and Probate team is on hand to guide you through the process. Find out more at: www.ogier.com



### GUERNSEY COMPANY | 'DOOMSDAY CLOCK' WINS INTERNATIONAL **AWARD**



FutureTracker Managing Director

has scooped the Product Innovation of the Year award. given by online news and analysis service Environmental Finance.

A local company

FutureTracker won the international award for its platform that supports businesses across 21 jurisdictions in boosting their

sustainability and meeting complex environmental, social, and governance regulations.

As well as being a coup for the business, it is also a testament to the strength and quality of Guernsey's financial services industry, which for a long time has been committed to advancing green finance.

'We are incredibly proud to receive this award from Environmental Finance. It is a recognition of the hard work and innovation that our team has put into developing a platform that meets the complex needs of businesses around the world. This award is also a reflection of Guernsey's supportive business environment, which has enabled us to grow and succeed on the global stage,' said FutureTracker Managing Director Fred Betley.

The award is expected to further elevate Guernsey's status in the international financial community, attracting more businesses to the island and reinforcing its reputation as a premier destination for sustainable finance.

# WARNING

A local risk advisory expert is warning Channel Island businesses to embrace 'anti-fragile' policies after the global 'Doomsday Clock' - set annually by the Bulletin of Atomic Scientists - has again been set at 90 seconds to midnight for 2024

Historically, the Doomsday Clock - a symbolic representation of how close the world is to Armageddon - has been used to measure the planet's proximity to nuclear war. However, the Covid-19 pandemic, climate change, and Al concerns have seen it move to '90 seconds to midnight' and stay there for 2024. It is the closest to global catastrophe it has ever been.

'Though conflicts like the Russia-Ukraine war may be thousands of miles away, their impact is nevertheless. felt here in the Channel Islands,' said BDO Head of Risk Advisory Cynthia Munemo. 'The effect on energy prices, the global supply chain, and the economy show that our island paradise isn't immune to the fallout of global turmoil.

'Nevertheless, the offshore business community can be prepared through proper planning and robust resilience frameworks that encourage them to become anti-fragile.



BDO Head of Risk Advisory Cynthia Munemo

### NEW CHAIRMAN AND VICE-CHAIR AT GFSC.



The new chairman of the Guernsev Financial Services Commission believes that the regulator can ensure that the Bailiwick remains an attractive domicile for financial services firms. John Aspden worked in international finance before moving into regulation in the

1990s, and has been a commissioner at the GFSC since 2017 and Vice-Chairman since February 2023 He succeeds Julian Winser, whose term of office expired earlier this summer.

'I am delighted to be appointed as Chairman as we look forward to 2025, the outcome of the Bailiwick's Moneyval evaluation, and to delivering on our

considerable investment in technology to help the Bailiwick remain an attractive domicile for financial services firms,' he said

Mr Aspden worked in Hong Kong, where he was Managing Director of Matheson InvestNet, and Deputy General Manager of International Bank of Asia. He was Chief Executive of the Isle of Man's Financial Supervision Commission from 1998 to 2015, and also worked at the Bank of England and at the Office of the Commissioner of Banking in Hong Kong.

Anna Guggenheim steps up to become Vice-Chairman. She joined the commission in January this year, having spent nearly 10 years as a partner at local law firm Babbe. Before moving to Guernsey, Ms Guggenheim practised as a barrister, and sat as a circuit judge in London, and was appointed Queen's Counsel in 2001.

'Anna brings a wealth of experience, knowledge and professional expertise to the role,' said Mr Aspden. who also thanked Mr Winser for his 'valuable and encouraging leadership'.

### OFFICE MOVE FOR IQ-FQ

IQ-EQ Guernsey has moved premises to the newly built Plaza House in Admiral Park, bringing its complete Guernsey team under one roof for the first time.

The new office, on the fourth floor, is the island's first Breeam-rated building and is the group's second new sustainable office space, following a move to a similarly rated building in Dublin in 2022.

Previously the Guernsey business was split across two offices in St Peter Port and St Martin's. Now it is on a single 11,550 sq. ft floorplate.

'We've a proud heritage in Guernsey, and we're all very excited to be moving to Admiral Park and to be bringing our complete Guernsey team together for the very first time,' said Managing Director Greg Kok.



### BLUE DIAMOND **WINS GOLD**



Guernsey-headquartered Blue Diamond Group and its floral brand Fryer's Roses have been awarded its first gold medals at the Royal Horticultural Society's shows at Tatton Park and Hampton Court, alongside a multiaward winning success with the National Trust at the RHS Chelsea Flower Show.

'This really is a Blue Diamond team effort,' said Jill Kerr from Blue Diamond.

'The shows offer our 4,500 employees the opportunity to demonstrate their creativity and flair to a wider audience, to meet colleagues from other centres, and importantly to talk to visitors at the shows about who we are and why we offer a point of difference to our customers.

Managing Director Alan Roper added: 'We have had the most successful show season on record this year and I am proud of what the team has achieved.

Its Fryer's Roses exhibit was designed to show visitors different ways of using roses in a courtyard-style garden.

The company has also launched a new rose. Believe in Yourself, on behalf of its charity partner The Stroke Association.

Its prizewinning Octavia Hill Garden, developed in association with the National Trust, will be rebuilt in its entirety at the Blue Diamond-owned Bridgemere Show Gardens in Cheshire. Work was due to start there, at one of Europe's largest garden centres, in late summer and it should open in late spring next year.

### **CAREY OLSEN** MAINTAINS TOP **BAND POSITION**

Carey Olsen Guernsey's trusts and private wealth team has maintained its prestigious top-band position for its offshore trusts practice in the latest Chambers High Net Worth rankings, with four of its lawyers receiving individual recognition.

Leading the team, Russell Clark, Guernsey partner and Head of Trusts and Private Wealth, has retained his band one ranking for the second consecutive year. Patricia Montgomery remains ranked in band three, while



Natasha Kapp and Konrad Friedlaender have been promoted to band one and senior statesperson respectively.

### **BUSES.GG FINALIST IN ROUTEONE AWARDS**



Guernsey's bus operator Buses.gg is a finalist in the Best Use of Technology – Bus Operator category in the Routeone awards, widely recognised as the pinnacle of achievement in the UK's coach and bus sector.

To qualify for an award, candidates were first nominated by the industry peers, before entering and undergoing scrutiny from expert judges.

The winners will be revealed at a presentation evening on 13 November at the Vox, Resorts World, Birmingham.



# WHY A GUERNSEY RESIDENT SHOULD KEEP AN EYE ON THE UK AUTUMN BUDGET

The new UK government's first Budget is on 30 October. Exactly what the Budget proposals will be is of course, unknown. There has been widespread speculation that the two main taxes in the spotlight are capital gains and inheritance tax.

How this could impact a Guernsey resident remains somewhat unknown at the present time.

If one of the changes to UK inheritance tax (IHT) was to significantly reduce the IHT "nil rate band" (presently the first £325k of an individual's estate is subject to 0% IHT, with the balance being subject to 40%) this could impact Guernsey residents rather adversely.

In the case of a married couple the unused nil rate band on first death can transfer to the surviving spouse (so they have a £650k nil rate band). Presently, a Guernsey resident (who is not UK domiciled or deemed domiciled) is broadly only subject to UK IHT on UK situs assets. The usual UK situs assets we tend to see are UK listed equities (not AIM shares) and residential property. If the nil rate band was reduced to say £150k and the ability to pass any unused nil rate band on a first death was abolished, this would mean a Guernsey resident (and non-UK domiciled, deemed or otherwise) individual may need to consider very carefully the level of exposure they may have to UK IHT.

With the move away from domicile to UK tax residence, as the determining factor for UK IHT exposure from 6 April 2025 (assuming the draft proposals become law) this means that a new Guernsey resident's exposure to UK IHT would remain on worldwide assets (subject to any reliefs that may be available) for the first 10 years of non-UK tax residence. After 10 years of non-UK tax residence exposure would be limited, as above, to broadly, UK situs assets only.

Therefore, if you have been resident in Guernsey for many years and are presently not UK domiciled (deemed or otherwise) be aware that changes made to UK IHT in the budget, may still impact you. If you are considering ceasing to be UK tax resident, be aware that there is likely a longer-term exposure to UK IHT than previously.

Guernsey has always been welcoming to new residents. It is a safe location to reside. This, coupled with a clear tax system that offers statutory maximum annual income tax caps for individuals and a general rate of 0% income tax for Guernsey resident companies, makes the Island a fiscally rather attractive place to live.

### The tax caps mentioned above are:

- > 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 (or anti-avoidance 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.

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 flexibility drawdown solely taxable in Guernsey.
- > Ability to mitigate UK capital gains tax on gains made upon the disposal of certain UK assets.

LTS Tax Limited, registered with the Chartered Institute of Taxation, is an independent and leading tax practice in Guernsey. The team is qualified to provide UK and Guernsey tax advice and would be pleased to discuss UK and Guernsey tax matters with you.





Julian Turian
ATT FMAAT
Executive Director



Natalie Chamberlain CTA Executive Director





# WAR

BY MARK BOUSFIELD, GROUP MANAGING DIRECTOR, INVESTMENTS AT RAVENSCROFT

WAR IN THE EAST
WAR IN THE WEST
WAR UP NORTH
WAR DOWN SOUTH

War, Bob Marley, 1976

It would be fair to say that the world is more restive than it has been for quite a while. Everywhere you look there are conflicts (both big and small), political turmoil and economic strife: all forms of what Prussian General Carl von Clausewitz, capo di capo of military theorists, would have recognised as 'the continuation of policy with other means'.

Moreover, while we go about our lives in blissful uninterest, there is no question that, this year in particular, there is potential for significant global political upheaval – especially if our old friend Orange Man Bad is re-elected President of the United States in November. Will Trump's cultivated air of unpredictability bring both sides to the table in Ukraine and Israel or will the Swamp defy him just as they did last time? All this, of course, if he is able to avoid the strenuous ongoing efforts of Democrat-appointed prosecutors to jail him! None of this is to indicate a preference: neither's policy announcements fill us with Kamala Harris's newfound 'joy'.

We take some confidence in our understanding of US events from the fact that we foresaw during the last campaign the recent palace coup that at a stroke made the current president an impotent lame duck. The only bit that didn't come true was Biden resigning in favour of his vice president in order to give her the incumbency status generally considered to provide a tailwind for re-election. Indeed, Biden clearly now fosters significant animus towards former President Obama and former Speaker Pelosi for the brutally Machiavellian knifing that effectively ended his presidency. That makes it very unlikely that he'd do Harris the ultimate favour of stepping down.

What is fascinating, however, is Harris' apparent return to Biden's 2020 hide-in-his-basement playbook when it comes to announcing policy and avoiding scrutiny from both journalists and the public. This is a bit of a surprise given the obvious preference of the media for Harris and only serves to underline party fears of exposing her poor extemporaneous political skills as well as her failed efforts at securing the border. In short, she's also not great without a teleprompter – but does not have Biden's evident senescence as an excuse.

So far, Harris' plan seems largely to be working, since her media supporters are petrified of doing or saying anything in public that smacks of criticism. Meanwhile, Trump has clearly opted for a less combative approach than last time, something that was imposed through mutually agreed rules by the mediators in the famous June 2024 debate and, counter to prior expectations, backfired spectacularly for Team Biden.

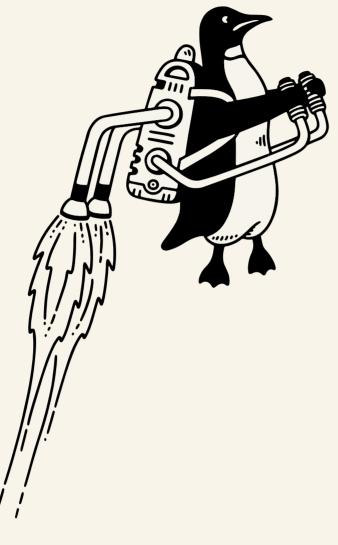
Polls are all over the place since the substitution of Harris for Biden. Added to the confusion is Robert Kennedy Jr's ending of his independent campaign and endorsement of Trump. Will it move the needle? After all, Kennedy's assassinated dad (1968) and uncle (1963) hark back to the so-called Camelot era of US politics. That, however, was a very long time ago – aeons in political-speak – so while the fabled name may draw attention, it is unlikely to be a game-changer, albeit that he has scandalised Democrats of a certain age. Returning to the present, Elon Musk's pithy political pronouncements may be much more influential.

Nevertheless, this will be another close election. Don't forget the incredibly small number of voters in key marginal states (a total 100,000 is commonly accepted) that swung the last election to Biden. There's no reason why an equal and opposite figure wouldn't do likewise for Trump. Regardless, there's little doubt that it will remain a contentious issue long after the results are announced.

Every time we produce politically charged articles like this one, we are conscious that we might have been better to stick to our knitting and written something about business and investing – we'd always be happier doing so, to be honest! However, we find it impossible (and foolish) to ignore the fact that the global economy's best-performing companies, many of which happen to be American, have business models and investment performances that are underpinned by thematic trends. Very few businesses that we can think of operate in a bubble entirely unaffected by the US's 25 per cent share of global GDP.

So, while all the above might not be a daily focus for our investment teams, it does provide context for another aspect of what we're thinking about as we examine the decisions that our investee companies are making on the economic front line.

The value of investments and the income derived from them may go down as well as up and you may not receive back all the money which you invested. Any information relating to past performance of an investment service is not a guide to future performance and may not be repeated of an investment service is not a guide to future performance and may not be repeated.



Great ideas can take you anywhere

# 6 Key Things to Think About for Social Media Success

Film, edit, post, success. That's what we're all hoping for, right? The truth is great social content starts way before you hit record. To make sure you're creating the best possible content, with value to engage your audience and build a strong relationship, you need a clear and actionable strategy. Everything starts with a plan and social media marketing is no different.

Here are six key things to consider for your social media strategy:

### Goals: What are your goals and objectives?

Do you want people to know more about your product? Perhaps click through to your website? Or are you more interested in getting the comments popping and growing your online presence? Social media can do a lot for your business, but you need to know what your goals are before you start. This will guide you not only when making your content, but also when measuring your success later on.

### Audience: Who are you talking to?

It's time to work out who we really want to talk to and dive deep into who they are: not just demographics, but also their interests and lifestyle. How do they behave on social? What will make them pay attention to you? Having a clear understanding of your audience is crucial to a successful social strategy. Too many brands want to reach everyone and in doing so, don't engage anyone. Aim to pick one ideal follower (ok, we'll allow two!) to keep in mind when planning your content and talk directly to them. It will help you to appear consistent and focused – but it won't stop other people listening to you too!

### Platforms: Where do you need to be?

Now that you know who you're talking to, you need to work out where they spend their time online. Are they on LinkedIn? TikTok? Instagram? Where are they most likely to want to engage with you? You need to put your messages in the places that they are most likely to see. Then deep dive into what kind of content performs best on those platforms and join in the fun.

### Content: What to say? And how to say it?

At last, time to crack out the phones and mini mic, and get to making. Each piece of content that you create should have a clear message and purpose – and it needs to be simple for your audience to understand mid-scroll. Plan out your message before making your content, and keep those best performing content styles in mind too (here is where you can play with trends and really get social!).

### Engagement: How are you going to be social?

Social strategy doesn't stop once you post. Interaction is much more important than just reach alone. Brand relationship and community building starts here. Start a conversation. Ask questions in your content. Make content that people want to send to a friend. And reply to your comments and DMs!

### **Reporting and ROI**

If you're more of a creative type, reporting on your goals may not come naturally, but it is key to knowing if your content is working. Take a look at your insights and see which content is hitting your goals. Go beyond reach and likes. Did a post get lots of comments or shares? Did a video encourage more people to follow you? See what is working, in terms of both message and format, and adjust accordingly.

Social media is often the first place that people go to find out more about you and your business, so it's worth investing your time in. If you need support with getting your strategy in place or just an extra pair of hands for content creation, then get in touch. We'd love to help bring your community to life.



Stefanie Haigh Head of Content & Social

Experienced in influencer outreach and social media training, Stef has been creating online content for over 15 years.



Rachael Taylor-Blake Social & Content Manager

With a love of all things social, Rachael is experienced in content creation, blogging, social media management and planning.

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### GUERNSEY'S SUSTAINABLE FUND REGIMES SHOWCASED TO HM KING CHARLES III

During His Majesty King Charles III's visit to Guernsey on 16 July, His Majesty met with a delegation of sustainable finance experts to discuss Guernsey's role as a leading proponent and innovator in the field of sustainable finance, and how the island is implementing its net zero commitments.

The King, along with representatives from the Sustainable Markets Initiative, met with the island's financial services regulator to hear about the Guernsey Green Fund (GGF) and Natural Capital Fund (NCF) designations, both world firsts in sustainable finance.

These regulated regimes follow international criteria such as the Global Biodiversity Framework agreed in the Kunming-Montreal COP, and the European Union Taxonomy for Sustainable

Activities. The Guernsey Green Funds manage more than £5bn in Net Asset Value.

The GGF endorses schemes with objectives of seeking returns for investors, spreading risk, and mitigating environmental damage, with the investments sitting under the regime directly contributing to the development of a resilient, low-cost, low-carbon power sector.

A Frontier Economics report released at the beginning of this year detailed how Guernseydomiciled funds, like the ones that sit under the GGF regime, align with key UK policy objectives. The report found that Guernseybased funds channel £57bn of international capital investment from around the world into the UK and UK-based assets. This £57bn is distributed across a number of asset types, including in infrastructure such as wind

and solar. All of this investment across asset types generates private returns for investors, but importantly also generates social value for the UK.

Regimes like the GGF not only give investors confidence that their investments align with internationally agreed goals of mitigating climate change, but also give fund managers access to trusted sustainability credentials in a market teeming with evolving regulations.

One fund that sits under the GGF regime is the Guernsey-domiciled NextEnergy Solar Fund (NESF), which primarily invests in solar assets and was awarded the Green Fund designation in February 2020.

At the event organised by Guernsey Finance, the King met with Michael Bonte-Friedheim, Founding Partner and CEO of NextEnergy Group, to discuss the provision of solar energy in the UK. Representatives from Carey Olsen, Gresham House and Ocorian were also in attendance to further discuss the positive environmental impact created through sustainable investments

via the GGF regime.

NextEnergy Group was founded in 2007 with the mission of generating a more sustainable future by leading the transition to clean energy. The group is an ardent supporter of the Terra Carta under the King's Sustainable Markets Initiative, has raised five investment funds and currently manages c.£4bn in the solar sector.

Its flagship fund, NextEnergy Solar Fund Ltd, was established in Guernsey in 2014 to accelerate the growth of the solar sector in the United Kingdom. The fund is a constituent of the FTSE250 index on the London Stock Exchange and owns 100 solar plants across the UK, powering the equivalent of over 300,000 homes yearly with a total installed capacity of 1015 MW.

The NESF is just one of many hallmark funds demonstrating

'IT WAS THE HONOUR
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AS A GLOBAL LEADER IN
SUSTAINABLE FINANCE'

what Guernsey can do, and is doing, to support the transition to net zero.

'It was the honour of a lifetime to meet His Majesty on his visit to Guernsey and have the opportunity to discuss with him Guernsey's credentials as a global leader in sustainable finance,' said Guernsey Finance Chief Executive Rupert Pleasant.

'As the founder of the Sustainable Markets Initiative and someone who has championed the fight against climate change and biodiversity loss for many decades, the King is extremely knowledgeable in this area.'

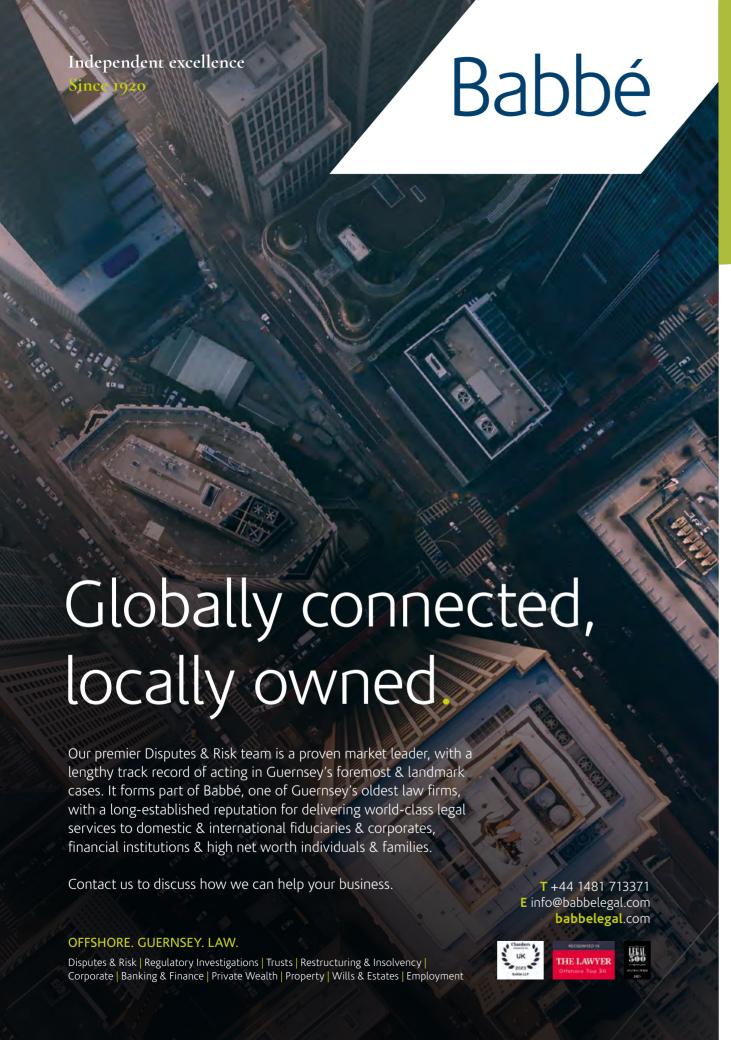
The Sustainable Markets Initiative's

mandate, which was launched in 2021, and better known as the Terra Carta, has a mission to build a coordinated global effort to enable the private sector to accelerate the achievement of global climate, biodiversity and Sustainable Development Goal targets. The Terra Carta reflects a set of guiding principles that put People, Planet and Nature at the heart of global value creation.

Rupert added: 'I am delighted to confirm that Guernsey Finance and the Sustainable Markets Initiative have agreed to further discuss ways in which Guernsey's financial services sector can participate in the variety of Sustainable Markets Initiative task forces and raise awareness of the Terra Carta to financial services firms that use Guernsey and which are committed to sustainability.'



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### A RECENT UK LANDMARK JUDGMENT:

A REMINDER FOR DIRECTORS







### **Trainee Solicitor**

### BY TODD MCGUFFIN, HEAD OF DISPUTES AND RISK; TILLIE GRAHAM, TRAINEE SOLICITOR: AND MARTIN JONES, PARTNER AT BABBÉ

In the recent English judgment of Wright and Rowley, BHS and others v Chappell and others [2024] EWHC 1417, in a claim brought by the liquidators of British Home Stores (BHS), the High Court found the company's directors liable for wrongful trading, misfeasance, and individual acts of misconduct.

The ruling marks a significant development in English law. It may also be relevant in offshore jurisdictions such as Guernsey where English common law is influential in matters of company law.

#### THE CASE AGAINST THE DIRECTORS

The liquidators claimed damages in excess of £160m., attributable to a delay in placing the company into administration that exceeded a year. The Court found varying levels of culpability among the directors. leading to substantial financial penalties.

#### WRONGFUL AND MISFEASANT TRADING

Wrongful trading occurs when a director allows a company to continue operating when they knew, or should have known, that there was no reasonable prospect of the company avoiding insolvent liquidation.

Under Guernsey law, wrongful trading is governed by section 434 of the Companies (Guernsey) Law, 2008. This provision mirrors those of the English Insolvency Act applied in the BHS case. The Court will not hold a director liable when they can demonstrate that they took every step with a view to minimising the potential loss to the company's creditors they ought reasonably to have taken (assuming they knew that there was no reasonable prospect of the company avoiding going into insolvent liquidation).

However, in the BHS case, the directors were found to be personally liable for 'misfeasant trading' from June 2015 onwards at a time when the BHS companies were not cash flow insolvent and insolvent administration/ liquidation could have been avoided. The Court held that the directors of the BHS Group should have placed the BHS companies into insolvent administration then, before the trigger for wrongful trading in September 2015, to comply with their duty under the Companies Act to promote the success of the company.

While the judge recognised that legal advice could provide an evidential basis for dismissing a wrongful trading claim where the directors carefully consider

that advice, he concluded that the directors had not done so in this case. As a matter of Guernsey law, although there is no case law on this point, a similar claim could be brought against directors of Guernsey companies for misfeasance, which is a remedy available under the Guernsey Companies Law.

#### SEEKING PROFESSIONAL ADVICE

The judge was clear that when instructing advisors, directors should maintain a distinction between advice required by the company and advice required by the directors about potential personal liability and ensure the advisers are provided with complete information.

They must also ensure that they properly consider advice and maintain a well-documented account of their deliberations, following which they should use their own independent judgment to decide how to proceed. Board minutes should not be formulaic and record in detail genuine discussion between board members, for example about the risk of insolvency to individual creditors.

In short, obtaining professional advice alone is not enough to protect directors.

### IMPLICATIONS FOR DIRECTORS OF **GUERNSEY COMPANIES**

The Court's decision is likely to prompt more rigorous scrutiny of directors, particularly regarding decisions made during periods of financial uncertainty or distress

Directors need to understand when the company is in the zone of insolvency and carefully consider the need for and purpose of professional advice. They must keep a clear record of their decisions based on that advice, which shows they exercised their own independent judgment and reasonable skill and diligence.

Directors of Guernsey companies should therefore continue to be vigilant in ensuring compliance with their duties and in carefully documenting the rationale behind their business decisions, particularly when facing insolvency risks.

THE COURT'S DECISION IS LIKELY TO PROMPT MORE RIGOROUS SCRUTINY OF DIRECTORS, PARTICULARLY REGARDING DECISIONS MADE DURING PERIODS OF FINANCIAL UNCERTAINTY OR DISTRESS.



### LET'S TALK PENSIONS:

### WHY IT'S HIGH TIME FOR A REVIEW

BY BEX GOATER. DIRECTOR AND FINANCIAL ADVISER AT NETWORK INSURANCE & FINANCIAL PLANNING

For most of us, retirement seems very far away, so it's understandable that many leave their pensions with the assumption they're doing what they need to.

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

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

This type of pension is now rare, due to a complex combination of economic, social, regulatory and policy changes over the past 35 years, which has transformed the pensions landscape entirely. Now, most pensions are based upon a defined contribution,

which is built up and invested over time to provide a pot of money that can be accessed at retirement.

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

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

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

One potential concern with traditional lifestyling is that there's no human oversight and the changes take place automatically, even if it's clearly unsuitable to do so at



that time. This was particularly concerning in 2022, which was the worst year for bonds since the 1970s (if not longer) as the Central Banks increased interest rates at a very fast pace to try and control inflation.

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

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

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

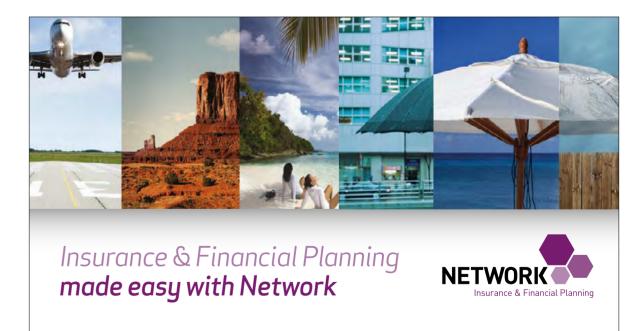
WHEN SOMEONE CAN RETIRE IS A MOVING FEAST, AND FINANCIAL ADVICE AND PLANNING CAN BE THE KEY TO ENABLING AND AFFORDING RETIREMENT.

massively and so has the world of investments, and the options available.

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

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





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### EASY PEASY LEMON SOUFF7Y



### BY ANDY FOTHERGILL, JOINT MANAGING DIRECTOR AT PRINTED IN GUERNSEY

A very famous scientist once said 'Out of clutter, find simplicity'. Now Rob and I at Printed In Guernsey don't consider ourselves 'up there' with Albert Einstein when it comes to brain cells, but we do recognise a great piece of advice when we see it. So, thanks Albert!

When we designed our website – www.pigsycom – we knew we had to focus on fundamentals to make our content great value and easy to use. We recognised that making the simple complicated is commonplace in today's world – making the complicated simple – awesomely simple, that's the hard bit. But we've achieved it!

Our mission with pigsy.com was to make life easypeasy for islanders when ordering smaller printed items – stationery, business cards, leaflets, flyers, pop-up banners, posters, mugs, pens, tote bags (I could go on). More products are set to be added soon, including personalised items for businesses or one-off gifts. Printed clothing will also be added with a range of hoodies, t-shirts and workwear.

We have simplified the often, cumbersome business of ordering print by combining a local service with a convenient and uncomplicated ordering process. The main benefit is that it all takes place online – you can produce your own artwork either using the traditional methods or using our online design system. That means you won't have to download or install any intricate design software (and then learn how to use it!).

Because much of this system is automated, we can pass on the savings directly to you, so stuff that you order through pigsy.com will be cheaper. Plus, delivery will be free via Guernsey Post. It means that you can order high-quality, affordable print direct to your door in just a few clicks.

But don't worry, there are human beings involved as our experienced team are still here keeping an eye on things and only too willing to help with larger print projects or any queries you may have.

Here's how it works! First select your product. Artwork ready? Great – it just takes a few clicks to upload it. No design yet? No problem – create your design online with our simple tool.

You can view an online proof along with an instant cost based on a job's print options.

Then we need a few details about yourself such as your email address so we can keep you updated with the progress of your order, and your address so we can deliver it to you. You will need to register once and then your account will be open. It's where you can save artwork and quotes and see your order history for reprints later. And that's it!

Following Einstein's advice was a good move. Since we launched pigsy.com we've produced over 38,000 leaflets and flyers, over 50,000 business cards and around 5,000 invitations – that's a lot of parties!

Apart from businesses the main users by far are the theatre 'troupes', DJ nights, band/gig promotions and children's parties. Often, they will take advantage of free artwork available on canva.com and then upload the file to us.

As I have stated in previous articles, Printed In Guernsey continues to train its staff in the latest techniques, monitors developments in the print industry and will harness innovation and the most original ideas to give you the best possible service and value in an everchanging world. Easy-peasy!

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### UNDERSTANDING CYBER ESSENTIALS AND CYBER ESSENTIALS PLUS

JAMES KELSH, INFORMATION SECURITY DIRECTOR AT RESOLUTION IT. **EXPLAINS WHY THESE CERTIFICATIONS MATTER FOR YOUR BUSINESS** 

With everything connected online, protecting your business from cyber threats is more important than ever. Terms like phishing, ransomware, and data breaches are common. but knowing how to safeguard your business can feel daunting. That's where Cyber Essentials and Cyber Essentials PLUS come in.

#### WHAT IS CYBER ESSENTIALS?

Cyber Essentials is a UK government-backed certification scheme that helps businesses protect themselves against the most common cyber threats. Think of it as a basic health check for your IT systems. By following Cyber Essentials guidelines, you can ensure that your cyber security essentials are covered.

The certification focuses on five key areas:

- 1. Firewalls: Your first line of defence against online threats. Cyber Essentials ensures you have the right ones in place.
- 2. Secure configuration: Setting up systems and devices to reduce risk, such as removing default passwords and unnecessary software.
- 3. User access control: Controlling who can access your systems, ensuring only authorised users can
- 4. Malware protection: Using antivirus software and other tools to keep malicious software out of your network.
- 5. Patch management: Keeping software and systems updated with the latest security patches.

#### WHAT IS CYBER ESSENTIALS PLUS?

If Cyber Essentials is like a DIY home security check, Cyber Essentials PLUS is having a professional verify your security measures. It includes everything in Cyber Essentials but with independent testing to confirm your defences work.

- Cyber Essentials: Involves self-assessment through a questionnaire about your security practices. It's an excellent starting point that confirms vou've covered the basics.
- Cyber Essentials PLUS: After the self-assessment, an external auditor tests your systems, providing a higher level of assurance.

### WHY SHOULD YOUR BUSINESS **GET CYBER ESSENTIALS CERTIFIED?**

Here are some key reasons to consider certification:

- 1. Protect your business: Cyber Essentials covers the basics to protect your business from around 80% of common cyber threats, making it particularly valuable for smaller businesses without dedicated IT security teams.
- 2. Build trust: Certification shows clients, customers, and partners that you take cyber security seriously, boosting your business's credibility.
- 3. Meet contract requirements: Certification can be a requirement for working with the UK government or larger companies, opening up more business opportunities.
- 4. Lower insurance costs: Some insurers offer lower premiums to businesses with Cyber Essentials certification, recognising their proactive approach
- 5. Peace of mind: Knowing your business is protected allows you to focus on what you do best without constant worries about cyber threats.

### **HOW TO GET STARTED**

Start by reviewing your current cyber security practices against the Cyber Essentials framework. Resources and guides are available to help, and once you're ready, you can apply for certification. For added assurance, consider Cyber Essentials PLUS, where independent testing provides extra confidence, especially if you handle sensitive data or work with larger clients.

Resolution IT can perform a cyber security gap analysis to assess your current security measures and guide you towards certification.

#### CONCLUSION

Cyber Essentials and Cyber Essentials PLUS offer a strong foundation for protecting your business. Whether you're a small startup or an established company, these certifications help secure your systems, build trust, and open new business opportunities. It's about ensuring your business is protected so you can focus on growth without worrying about cyber attacks.

If you haven't considered Cyber Essentials, now might be the perfect time to start. Resolution IT is offering free Cyber Essentials certification to any organisation that joins as a managed client. Get in touch to learn more.

**Business** 

### STREAMLINING CORPORATE COMPLIANCE WITH PRAXIS

In today's business environment, managing company secretarial duties and compliance is a significant requirement, and it can be particularly taxing for growing businesses that lack the necessary resources or expertise in house.

Outsourcing company secretarial (CoSec) services to an expert provider ensures that businesses meet their statutory obligations seamlessly without the administrative burden, explains Joshua Gallienne Corporate Services Director at independent professional services firm Praxis.

### WHAT ARE SOME OF THE COMMON COMPLIANCE AND GOVERNANCE CHALLENGES BUSINESSES FACE?

A recurring theme is businesses that are struggling with the extensive time commitments required to ensure full compliance and governance and this can be daunting for those without specialised expertise. Added to this is the high costs associated with establishing and maintaining robust compliance processes and systems.

At Praxis, our CoSec services are designed to tackle these issues and support businesses of every size and at every stage of their journey. We provide effective management of compliance tasks leveraging our expertise and technology, bridging skill gaps and significantly reducing staff and technology resource costs.

Our service range spans from CoSec LITE, a straightforward, essential governance package, and CoSec Classic, which offers a more comprehensive range of solutions to the provision of bespoke services for more advanced needs. This enables us to provide the right level of support to all our clients so they can focus on driving their businesses forward.

### HOW DO PRAXIS' COSEC SOLUTIONS HELP BUSINESSES TO BE MORE EFFICIENT?

Time is a resource, and we aim to give our clients more of it. Outsourcing CoSec services allows them to focus on their core business while we handle the complexities of corporate governance and compliance.

Our specialised expertise and advanced automation tools ensure professional management, enhanced efficiency, and resilient security. This is especially beneficial for firms operating across multiple jurisdictions, as we can provide localised knowledge to reflect the diverse regulatory landscapes. Partnering with us means having a dedicated team that acts as an extension to their own, committed to strengthening and protecting their structures.



### WHAT ARE THE KEY BENEFITS FOR A COMPANY USING PRAXIS' COSEC SERVICES?

Firstly, operational integrity – our services ensure that governance processes are robust and transparent. Secondly, reduced risks – we support clients through the regulatory landscape, which minimises potential financial and reputational risks. Finally, we bring a level of technical expertise and strategic support that is hard to build in-house without significant investment. Our clients find that our support not only keeps them compliant but also strategically agile.

### CAN YOU TELL US MORE ABOUT THE TECHNOLOGY BEHIND THE COSEC SERVICES?

Leveraging the Diligent platform, a leader in governance and compliance software, significantly enhances the effectiveness of our CoSec services. It allows us to provide our clients with real-time updates, secure communication channels for boards, and efficient board pack management. By incorporating such advanced technology, we ensure that our clients are equipped with the latest digital compliance solutions.

### WHAT IS THE KEY TAKEAWAY ABOUT PRAXIS' COSEC SERVICES?

It is essential to recognise that these services are more than just a compliance checkbox; empowering businesses with effective governance and strategic compliance is our goal. With our CoSec services, it's not just about meeting basic requirements; it's about setting the foundation for sustained success and growth.

#### **ABOUT JOSHUA**

Joshua holds an MSc in Corporate Governance as well as being a Chartered Company Secretary. Starting his career in Guernsey, he is now a Director in Praxis' London office where he relocated with Praxis in 2017.

joshua.gallienne@praxisgroup.com



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### DORA EXPLAINED FOR BUSINESSES

Some of you may already be familiar with the new EU Digital Operational Resilience Act (or DORA for short). It is not something greatly talked about at the moment, which is surprising, as it applies from 17 January 2025.

Should we panic about DORA? That all depends on whether your business has operations in the EU. If the answer to this is 'yes,' then it may be time for some focused attention; the DORA legislation is complex and may need a great deal of collaborative work between you and your third-party ICT provider(s). The 80-page legislation document, in the old parlance, is a bit of a belter!

Clarity, a leading IT services company based across the Channel Islands, is an accredited IT provider audited to ISO 27001, Cyber Essentials Plus and IASME Cyber Assurance. As such they are well placed to explain how companies can assure the security and governance of their ICT provider. If you are unfamiliar with DORA, then it is certainly worth knowing in general terms what it governs.

#### IN SIMPLE TERMS, WHAT IS DORA?

DORA is a European Union (EU) regulation that requires a risk management framework for financial entities and their third-party ICT providers.

#### WHY HAS DORA BEEN INTRODUCED?

The European Systemic Risk Board recognised, through a 2020 report, that the approximately 22,000 financial entities across the EU face increased risk of cyber incidents, due to their interconnectedness. This potentially endangers the EU's entire financial system. DORA has been devised to standardise disparate rules, both geographically across EU member states and in the scope of to whom it applies.

#### WHO DOES DORA APPLY TO?

DORA applies to finance entities that operate in or provide regulated financial services to entities in the EU, not only to the traditional finance sector (Banks, Investment, Insurance etc), but also newer entities such as crypto service providers. The list of affected entities is considerable.

The regulation also applies to third parties which provide ICT-related services to financial entities regulated in the EU, from data centres and IT providers to credit rating and payment processing services.

### WHAT DOES DORA MEAN FOR AFFECTED BUSINESSES?

DORA can be split into six principal areas:

1. ICT risk management framework – The finance entity must develop a risk management framework, based on a business impact analysis, which assesses different risk scenarios. ICT and information assets and their associated risks must be identified as well as the dependencies on those.



**2. ICT systems, protocols and tools** – This section focuses on the expectations of the third-party ICT provider, which are ultimately the responsibility of the financial entity to ensure are in place.

Incident Protection and Prevention measures feature heavily, which includes protocols for software patching and vulnerability mitigation. Detection is also a key feature, requiring mechanisms in place to detect anomalous activities. Financial entities are required to devote sufficient resources to monitor user activity and ICT anomalies.

Response and Recovery responsibilities are also outlined in this section. The entity must have a comprehensive ICT business continuity policy in order to quickly respond to all ICT-related incidents. Recovery in the form of backup restoration must also be tested periodically. Resilience testing, in the form of penetration tests and vulnerability scanning, is also required.

- **3. Communication** Crisis communication plans must be in place which enable a responsible disclosure of, at least, major ICT-related incidents or vulnerabilities to clients and counterparts, as well as to the public.
- **4. Third party risk management** This section places the responsibility for managing third party ICT provision with the financial entity. Evidence that they have been effectively supervising that third party must be available and inspection teams have the right to conduct inspections of the ICT third party service providers.
- **5. Information sharing** This section aims to enhance the digital operational resilience of financial entities, in particular through raising awareness of cyber threats, impeding the cyber threats' ability to spread, supporting defence capabilities, threat detection techniques, mitigation strategies or response and recovery stages.

### HOW CAN I ENSURE MY SERVICE PROVIDERS ARE COMPLIANT?

Financial entities that are looking for suitably qualified ICT providers are recommended to look for ISO 27001 certified businesses, which would cover all of the expected elements being in place by the ICT provider. Other suppliers can also have confidence in their non-ICT providers meeting their supplier requirements by also holding ISO 27001 (or similar certifications).

### WHERE CAN I GO FOR HELP?

If you have DORA obligations and would like to know more about how Clarity's Information Security Team can help deliver auditable ICT supplier assurance, please do get in touch. Financial Services and Regulatory Insolvency and Corporate Disputes Private Client and Trusts Real Estate

### Here for you

Whatever your property goals, you want personalised advice that is right for you.

At Collas Crill, we take the time to get to know you and offer discreet, practical advice that's tailored to your needs. Our friendly, experienced teams can help you with a range of property services, whether you're relocating to the Channel Islands, moving house on island, planning to develop your property or seeking other residential or commercial property advice.

With market-leading expertise in all forms of property law as well as family matters, wills and estates and private wealth management, you're in safe hands with us.

To find out how we can help you, visit collascrill.com or call our teams on 01534 601700 (Jersey) or 01481 723191 (Guernsey).



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Jersey



CAROL DOHERTY
Senior Associate



ANNA CARTER
Senior Conveyancer
Jersey

**PAMELA DOHERTY** 

**Managing Partner** 







### RELOCATION, RELOCATION

#### BY PAUL NETTLESHIP, PARTNER AND PAMELA DOHERTY, JERSEY MANAGING PARTNER, COLLAS CRILL

The Channel Islands are wonderful places to relocate to and offer a great work/life balance, an extremely safe place for raising a family, a wonderful community and a stable financial environment.

Good links to both the UK and European mainland make Guernsey and Jersey attractive destinations for those who want a little more from life.

### WHEN CONSIDERING A MOVE OFFSHORE, IT'S ESSENTIAL TO SEEK ADVICE FROM EXPERIENCED ADVISERS WHO KNOW THE MARKET INSIDE OUT.

With the uncertainty and change on the horizon to the UK's existing non-dom regime, we are certainly seeing a sharp increase in relocation work. Clients are not only looking to move for personal reasons, but also their businesses and all their related affairs.

When considering a move offshore, it's essential to seek advice from experienced advisers who know the market inside out.

Collas Crill's Channel Islands Real Estate teams regularly help newcomers to the islands in acquiring new homes and/or business premises and guiding them through the relocation process. We act for many high-net-worth individuals and high-value residents who are looking to move their families or businesses.

Paul Nettleship heads up the firm's Real Estate Practice in Guernsey.

'We believe that communication and responsiveness are the key to a stress-free experience which is why we're always on hand to listen, offer assistance and pick up the phone to keep you informed at every stage of your move. We are consistently praised by clients for our calm, proactive and hands-on approach, ensuring all transactions are completed as swiftly and stress-free as possible.'

'There are aspects of moving to Guernsey or Jersey that are unique to the islands – such as the tax systems, the legal and conveyancing process, the residential and employment criteria and rules on inheritance.'

Pamela Doherty is a Real Estate Partner and Managing Partner of the Jersey office.

'We can assist you, your family and your business in relocating to Jersey including guiding you through the purchase or lease of property and advising on your wealth, inheritance and estate planning.

'We would be delighted to talk to you and help you through the process, taking the stress out of the move, and allowing you to enjoy all that Jersey has to offer.'

Collas Crill offers a full relocation service across multiple practices, including purchasing or renting a home, as well as guidance on moving a business, setting up a trust, wealth management options, and estate planning. We also offer a specialist real estate planning service for those looking to take on a rebuild or redevelopment project.

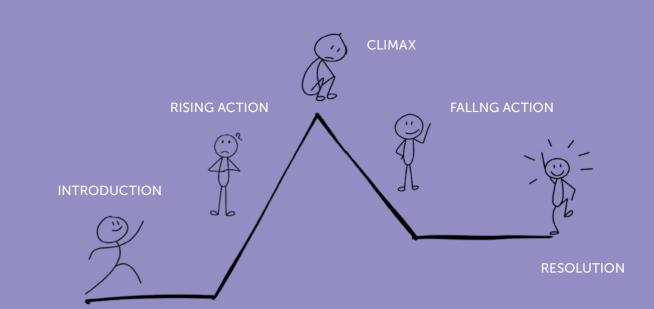
The teams in both islands work closely with Locate Jersey and Locate Guernsey, who are always on hand to assist with the move and help liaise with the relevant authorities.

If you are considering a move to Guernsey or Jersey, search 'relocation services' on our website: www.collascrill.com

'MANY OF OUR PEOPLE HAVE FIRST-HAND EXPERIENCE OF RELOCATING THEMSELVES, AFFORDING THEM A UNIQUE INSIGHT INTO THE CHALLENGES AND OPPORTUNITIES YOU ARE LIKELY TO FACE WHEN MAKING THE MOVE.'

# STORYTELLING WITH DATA: INSPIRING ACTION THROUGH DATA VISUALISATION





DATA IS ONLY VALUABLE WHEN IT DRIVES DECISION AND ACTION, AND THE KEY TO DOING SO IS THROUGH STORYTELLING, SAYS CONCISE FOUNDER AND DATA CONSULTANT KATIE INDER.

How many meetings have you been in this year with no actionable outcome? How many uninspiring presentations have you sat through where valuable insights have been lost between awkward PowerPoint transitions and busy graphics that fail to capture the audience's attention?

### START WITH THE END

When it comes to data storytelling, it's crucial to begin with a clear understanding of the end goal. What do you want your audience to do with the information you present? This is not just about showing data but guiding your audience toward a specific action or decision. Every aspect of your presentation should be aligned with this objective.

The power of visualisation plays a critical role here. Historically, well-crafted data visualisations have changed minds and shaped societies. Take, for instance, Dr. John Snow's map of cholera outbreaks in London in 1854. By plotting the deaths around the Broad Street water pump, he was able to demonstrate that cholera was waterborne, contrary to the prevailing belief that it was spread through the air. This visual evidence led to groundbreaking changes in public health.

Another powerful example is Florence Nightingale's Rose Diagrams which vividly showed the impact of poor sanitary conditions on soldier mortality during the Crimean War. Her clear and impactful visualisations directly influenced military and hospital practices, saving countless lives.

These examples underscore the importance of starting with the end in mind. When you have a specific goal, your data visualisations become more focused, persuasive, and capable of driving real change. To maintain this focus, you can take advice from Chris Anderson, curator of TED talks, and use a 'throughline' — a single sentence that captures the essence of your presentation. Everything you present should connect back to this core message, ensuring your narrative is cohesive and directed toward a clear outcome.

#### **FOCUS ATTENTION**

The human brain is wired to process visual information quickly and efficiently. Research shows that we can recognise images in as little as 13 milliseconds. This rapid processing means that visuals are incredibly powerful tools for capturing and directing attention.

Our brains are constantly filtering vast amounts of visual information, focusing only on what's most relevant. As humans, we are excellent at finding patterns and picking out exceptions to those patterns. Attributes like colour, size, and shape stand out instantly, without conscious thought. By strategically using these attributes in your data presentations, you can guide your audience's focus to the most important elements.

Avoid overwhelming your audience with complex or cluttered visuals and allow the reader to come to your desired conclusion with as little work needed from them as possible. Choosing the right visual format is key. Different types of data are best represented by different kinds of charts and graphs. Choose the one that best fits your message. For example, showing data such as sales performance over time compared to a target goal would be best shown in a line graph but comparing the popularity of two different products would be easiest to understand as a bar chart.

Adopt a 'less is more' approach. Simplify your charts, remove unnecessary elements, and focus on what truly matters. This 'remove to improve' mindset helps reduce cognitive load, making it easier for your audience to absorb and act on your insights.

'EVERYTHING YOU PRESENT SHOULD CONNECT BACK TO THIS CORE MESSAGE, ENSURING YOUR NARRATIVE IS COHESIVE AND DIRECTED TOWARD A CLEAR OUTCOME.'

#### **TELL A STORY**

Numbers and charts alone rarely inspire action. However, when data is woven into a narrative, it becomes memorable and impactful. Humans are natural storytellers, and stories have a unique power to evoke emotions, create connections, and make complex information relatable.

Consider the timeless tale of Cinderella. Imagine if it were presented as a series of bullet points in a PowerPoint presentation. The magic and emotional resonance would be lost, and the story would be forgettable. However, told as a narrative, with a clear beginning, middle, and end, it becomes engaging and memorable. This is the power of storytelling.

To effectively tell a story with data, structure your presentation like a narrative arc:

### 'NUMBERS AND CHARTS ALONE RARELY INSPIRE ACTION. HOWEVER, WHEN DATA IS WOVEN INTO A NARRATIVE, IT BECOMES MEMORABLE AND IMPACTFUL.'

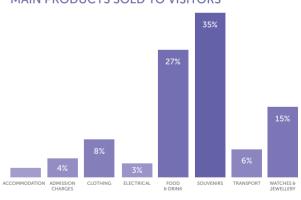
- 1. INTRODUCTION: Set the scene and provide context. Explain why the data or insight is relevant and important to your audience.
- **2. RISING ACTION:** Introduce the conflict or problem that the data reveals. This builds tension and keeps your audience engaged.
- **3. CLIMAX**: Present the peak of your data story, the key insight or revelation that highlights the urgency or opportunity at hand.
- **4. FALLING ACTION:** Suggest potential solutions or actions based on the data. This provides a roadmap for your audience to follow.
- **5. RESOLUTION:** Conclude by empowering your audience to take action. Position them as the heroes who can implement the change or decision needed to achieve the desired outcome.

By crafting your data presentations as stories, you create a compelling narrative that not only informs but also inspires your audience to act.

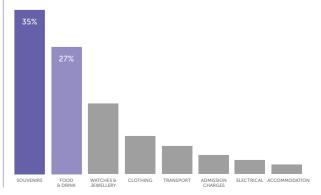
#### CONCLUSION

Starting with a clear end goal and creating a presentation that taps into how the human brain processes information will capture the audience's attention. Furthermore, telling insights as stories will transform raw data into powerful narratives that drive action and create value.

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### LOCATE GUERNSEY'S RELOCATION CHECKLIST

For decades new residents have been relocating to Guernsey for a variety of reasons. Some desire a warmer climate or a home by the sea in a British environment, whereas others are drawn to the safety and stability that the island offers. But whatever the initial motivation, they understand very quickly that in Guernsey they can enjoy a better quality of life in a beautiful location.

The team at Locate Guernsey has the great honour of promoting this special island as a destination of choice for both business and personal relocation. On hand to provide support throughout the relocation journey, the team has put together this list of key considerations for those planning a move to the island.

- 1. Get the timing right Deciding your relocation date is an important consideration. Those with children will often wish to relocate during the school holidays ahead of the new school year, whereas others will time their move based on tax planning. Fixing a date early on can greatly help with your preparations.
- 2. Understand your options Guernsey's two-tier property market makes relocation to the island very straightforward, but it is important to understand whether you can reside in Local or Open Market property. The Locate Guernsey team can explain the options available to you based on your circumstances
- 3. Make the right move for your family Education is often one of the first questions our team is asked by those relocating with children.

well serviced, with a fantastic state school offering, and three excellent private schools. School visits can be arranged to ensure you find the right fit for your family.

4. Figure out the finances – As a self-governing jurisdiction, Guernsey has its own rate of taxation. With a flat rate of 20% income tax, no IHT, CGT or wealth tax – relocating to Guernsey can be a move that also benefits your finances. Before you relocate, it is very important to obtain tax advice from a Guernsey-based adviser to ensure you plan your move optimally.

5. Fill in the paperwork – Registering as a new resident in Guernsey is very straightforward in most cases but it is important to ensure you take the requisite steps such as registering with Tax,

THE TEAM AT LOCATE GUERNSEY HAS THE GREAT HONOUR OF PROMOTING THIS SPECIAL ISLAND AS A DESTINATION OF CHOICE FOR BOTH BUSINESS AND PERSONAL RELOCATION.

Social Security and Population Management. Locate Guernsey frequently offers guidance on these and other matters and can provide a handy checklist.

6. Find your feet – Once you have arrived, it is important to take time to settle in and establish your network. Embracing a new hobby or joining a social group can be a quick and easy way to get to know the island and make new friends. For entrepreneurs and business owners, joining a local business group such as the Chamber of Commerce or IoD can help you make valuable professional contacts.

If you are considering relocating to the island, the team at Locate Guernsey is on hand to provide confidential guidance throughout your relocation journey free of charge.

If you would like to understand how Guernsey could work for you, please get in touch on 01481 220011 or email enquiries@ locateguernsey.com.





A better life for you

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To start your journey, call the Locate Guernsey team

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# GUERNSEY'S OPEN MARKET FEELS THE POSITIVE EFFECTS OF THE UK'S POLITICAL SHIFT



### SWOFFERS NEGOTIATOR ALEX STUART LOOKS AT THE POSITIVE IMPACT THE RECENT CHANGE OF GOVERNMENT IN THE UK HAS HAD ON INTEREST IN GUERNSEY'S OPEN MARKET.

Political transitions often bring promise of change and improvement; however, the recent turbulent political and social landscape in the UK has prompted many families and individuals to consider relocating. Interest in Guernsey's Open Market has only intensified since Labour's victory on 4 July.

At Swoffers, we continue to see a large volume of new registrations coming through daily, with potential buyers and renters all at different stages of the relocation process.

While many European countries offer favourable tax regimes for those leaving the UK, our experience shows that tax savings are not the sole consideration for those looking to relocate. Safety and security are high on the priority list for many and thankfully a safe environment to live and work is something we are proud to say Guernsey offers. In addition, one of Guernsey's main attractions is its welcoming community which is something many of our applicants say the UK has lost in recent times. Hopefully, you have already experienced how welcoming our island is, or if you haven't yet, I hope you do during your visit.

If business considerations are at the forefront of your requirements list, Guernsey offers excellent connectivity via air and sea, it is English speaking and operates in the same time zone as the UK. Post-Covid, many relocators have taken the opportunity to continue working remotely from Guernsey, vastly reducing commuting times and offering the ability to transition from work to leisure in minutes.

For families moving with children, Guernsey also offers an excellent standard of education with both public and private schooling options alongside superb year-round extracurricular activities in music, the arts, and sports at various indoor and outdoor venues.

In addition to the aforementioned benefits is our favourable tax regime which offers a flat rate of 20% on income tax, no VAT, no capital gains tax and no inheritance tax. Guernsey offers a very attractive corporate tax environment to businesses registered

on the island who generally benefit from a 0% tax rate on most income. There is no individual minimum tax contribution and various tax cap opportunities to benefit from, including a cap on worldwide income at £60,000 if you purchase a property on the island within the first 12 months of residence and pay £50,000 in document duty, which equates to a purchase price of £1,360,000 and above.

Guernsey's housing market is divided into Local and Open Markets. The Local Market is reserved for those who are locally qualified or on an employment permit, while the Open Market is available to anyone with a British passport or right of abode in the UK. Through an entrepreneurial visa it is possible for other nationals to purchase and live in Open Market properties. If this would be of interest to you, we would be delighted to advise further.

The Open Market constitutes only a small section of Guernsey's total property market, equating to roughly 1,600 homes. Renting property on the Open Market is also possible, offering a favourable introduction to island life.

At Swoffers we have the most knowledgeable and experienced team of Open Market negotiators with five dedicated members of staff solely focused on providing the best possible service to our vendors and applicants. We have the largest range of Open Market property available, and we are proud to be able to say that we consistently sell the most Open Market property of any agent on the island. So far this year, we have been responsible for 75% of sales achieved.

If you are considering making the move or simply want to find our more, please do get in touch; we would be delighted to chat through your options and give you a flavour of what life in Guernsey can offer.

WE CONSISTENTLY SELL THE MOST OPEN MARKET PROPERTY ON THE ISLAND.
SO FAR THIS YEAR, WE HAVE BEEN RESPONSIBLE FOR 75% OF SALES ACHIEVED.

### PROMOTION TO EXECUTIVE DIRECTOR AT GOWER



Left to right: Rob Boyd, Paul McCormick and Tim Cross.

Paul McCormick has been appointed Executive Director at Gower Financial Services.

He joined Gower in 2019 and has 25 years' experience in the local business community, the majority of which was spent in the financial services sector. He has recently completed the Institute of Directors certificate  $\vartheta$  diploma in company direction.

'There are many opportunities for us to grasp, and I look forward to working closely with my fellow directors to drive the company forward.

'Gower Financial Services has a strong reputation for delivering exceptional financial planning services, and I am eager to contribute to its continued growth and success,' he said.

He joins existing executive directors Rob Boyd and Tim Cross on the board. 'We are confident that Paul's leadership will play a key role in our future growth,' said Mr Boyd.

### PROMOTED TO MANAGING DIRECTOR AT FUTURETRACKER



Sustainability solutions provider FutureTracker has promoted Fred Betley, a qualified environmental expert, to the role of Managing Director.

Together with Marc Laine, Mr Betley – who holds

a bachelor's degree in global sustainable development – was a co-founder of ESI Monitor, that following growth evolved into FutureTracker. As well as taking a hands-on approach to creating FutureTracker's award-winning tools, Mr Betley has also been instrumental in defining the company's mission and strategic direction, focusing on enabling businesses of any sector or size to embrace sustainable success.

'Fred has been instrumental in our growth so far and in the development of effective, easy-to-use tools for businesses and organisations looking to manage their approach to sustainability,' said Mr Laine. 'In his new role as Managing Director I am sure he will continue to introduce new and effective tools and services, using his expertise to guide our clients on their sustainability journeys.'

### PROJECT COORDINATOR APPOINTED AT IOP



Rio Newman has joined IOP as Project Coordinator. In her new position, she will support a wide range of business operations.

'I am delighted to join IOP as a project coordinator,' she said. 'My experience in art and design allows me to approach projects with a creative and innovative mindset. I am excited to support various business operations and look forward to contributing to the dynamic and collaborative environment at IOP.'

### JULIUS BAER GROWS INTERMEDIARIES TEAM



Julius Baer Guernsey has expanded its UK intermediaries team with the appointments of experienced Relationship Managers James Coquelin and Clare Stone. Both have more than 20 years of experience in

Guernsey's financial services industry.

Shaun Kelling, Head of Intermediaries UK at Julius Baer Guernsey, said: 'James and Clare's extensive experience and commitment to excellence will undoubtedly strengthen our ability to serve our EAM clients, we're lucky to have them on-board.

Their appointments emphasise Julius Baer's dedication to growth and key talent acquisition, ensuring we continue to exceed client expectations and drive strategic growth.'



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# BACHMANN GROUP: 50 YEARS OF EXCELLENCE IN THE MARITIME AND AVIATION INDUSTRY

This year, the Bachmann Group celebrates a momentous milestone – its 50th anniversary. Founded in Guernsey in 1974, the company has long been a beacon of excellence in the maritime and aviation industry, offering top-tier services to the global marine sector. For half a century, the Bachmann Group has steered a steady course, growing from a local maritime

service provider to a world-class company renowned for its expertise in crew management, vessel administration, and offshore payroll solutions.

**T:** +44 (0) 1481 731059 **E:** info@bachmanngroup.com

bachmanngroup.com



### NEW BOARD MEMBER AT GUERNSEY FINANCE



Experienced nonexecutive director Joanne Peacegood has been appointed to the board of Guernsey Finance.

She joins Paul Sykes, Kate Storey, Deputy Steve Falla, Deputy Nick Moakes, Guernsey Finance Chief Executive Rupert Pleasant,

Deputy Chief Executive Barnaby Molloy, and current Chairman Deputy Lyndon Trott.

A qualified chartered accountant, she has more than 20 years' experience in a professional services firm working predominantly in the investment management industry – specialising in listed funds, alternative funds, third party service providers and asset managers – and

has also worked in the insurance, fiduciary and pension industry.

She is the current deputy chairwoman of the Guernsey International Business Association and the immediate past chair of Guernsey Investment & Fund Association.

Guernsey Finance's Chief Executive Rupert Pleasant said: 'I'm delighted that Joanne has joined Guernsey Finance as a director, and her appointment will greatly add to the depth of knowledge and cultural values within the team as a whole, which are essential when promoting Guernsey as a leading international finance centre.

'I'm confident that Joanne's strong technical experience will prove vital in shaping our strategy as we continue to navigate the sector's evolving trends and challenges.'

### PROMOTIONS AT DELOITTE GUERNSEY



Deloitte has made 35 promotions in Guernsey as part of a round of more than 100 across the Channel Islands, Gibraltar and the Isle of Man.

Saif Adi and Jenno Pedernal have been promoted to

Senior Manager in the audit team, and Adam Nadolski to Senior Manager in the tax team. Other promotions include Rami Youzbashy, Shayan Tauheed Abbasi, Ahmad Alkharsa and Aroosa Syeda Zehra to Manager in the audit team; Viviane Kamworth to Manager in the tax team; and Jana Skinjova to Manager in the firm's advisory department.

'Congratulations to all the individuals who have achieved new milestones in their careers



at Deloitte. Being part of Deloitte UK provides us with unique advantages, offering endless opportunities for career progression, personal growth and seamless collaboration with our extensive network of

over 22,000 professionals,' said Marc Cleeve, People and Purpose Partner, Deloitte Islands

& Gibraltar. 'I wish every one of our colleagues great success in their new roles. These promotions serve as a testament to Deloitte's robust career development pathway, which nurtures and recognises talent at every step of the journey.'



### CONSULTANT ANAESTHETIST JOINS MSG



A new consultant anaesthetist has joined the Medical Specialist Group.

With almost three decades of experience in patient care, Dr Jerzy Minecki has been working at the North Devon District Hospital for

the past two years, providing anaesthetic care and supporting patients in the Intensive Care Unit. Before his time there, he gained extensive experience in all speciality areas, including cardiac monitoring, renal replacement therapy, liver support, and intensive care ultrasound. He has also trained junior doctors and trainee anaesthetists on a wide range of topics and best practices, encouraging them to use ultrasound equipment more frequently.

There is an excellent standard of care to uphold at the MSG,' he said. 'Working in hospitals around the UK, I have gained a deep understanding of the best patient care. I am looking forward to drawing upon this experience to help further enhance the care the MSG provides,' he said. 'While I have been fortunate to have enjoyed a fulfilling career for over 27 years, there is always more to learn. It is exciting to further broaden my experience, particularly with the use of ultrasound, and share my knowledge and expertise with the wider team.'

MSG Chairman Dr Steve Evans said: 'Jerzy has been dedicated to improving anaesthetic and intensive care for patients throughout his career. At the MSG, we greatly value consultants who are passionate about what they do and committed to providing the best care for our patients, so we are delighted Jerzy has joined us.'







### THE SWIFT SURGE:

### HOW TAYLOR'S TOUR IS HITTING ALL THE RIGHT ECONOMIC NOTES

This summer has been anything but 'Cruel'! From the Paris Olympics, where three Guernsey sportspeople competed, to the Euros – a near cause for celebration for England supporters – and of course, Taylor Swift's Eras Tour, which captivated islanders of all ages if they were lucky enough to secure a ticket.

But it wasn't just fans who were eagerly anticipating these events; host cities were equally thrilled, knowing the economic boost that would likely come alongside. Craig Allen, Head of Investment Management at Julius Baer Guernsey, sheds light on how such large-scale events can create lasting economic impacts and present unique opportunities for investors.

From packed hotels to fully booked restaurants, the influx of visitors during mass events can significantly boost economic activity – a phenomenon often referred to as 'event economics'. These events wield considerable market power, influencing everything from pricing to long-term investment opportunities.

#### MARKET POWER

Market power is the ability to raise prices above competitive levels, a concept exemplified by the large-scale events of this summer, which sent demand for hotel rooms, flights, restaurant reservations and delivery apps skyrocketing.

Spanning five continents and comprising 152 shows, the Eras Tour is the ongoing sixth concert tour by the American singer-songwriter Taylor Swift. It commenced on 17 March 2023 in Arizona, and is on track to make more than \$2bn (£1.56bn) by the time it concludes in December. According to Dan Fleetwood, President of QuestionPro Research and Insights, 'If Taylor Swift were an economy, she'd be bigger than 50 countries'.

According to *Time* magazine, Taylor Swift's fans, or 'Swifties', spend more than four times what other music fans do on concert-related activities. During the Eras Tour in Singapore, for example, travel bookings spiked by 275%, inbound flights by 186%, and hotel bookings by 462%. Regional airlines responded by adding

13,000 extra seats and numerous additional flights to accommodate the influx of fans.

Moreover, Swifties attending the Eras Tour reportedly spend over three times the average amount on travel, hotels, and food. The economic impact of Swift's tour in the UK alone is estimated to have generated an impressive £1bn.

### LARGER ECONOMIC IMPACT ACROSS SECTORS

The influence of events like the Eras Tour and the Olympics extends beyond immediate spending. These events create jobs, spark infrastructure investment, and significantly enhance the profiles of host cities. The construction industry often experiences a boom as cities prepare for mega events, building new venues or upgrading existing ones. Meanwhile, food and beverage companies benefit from heightened demand, and TV broadcasters see a surge in advertising revenue due to increased viewership.

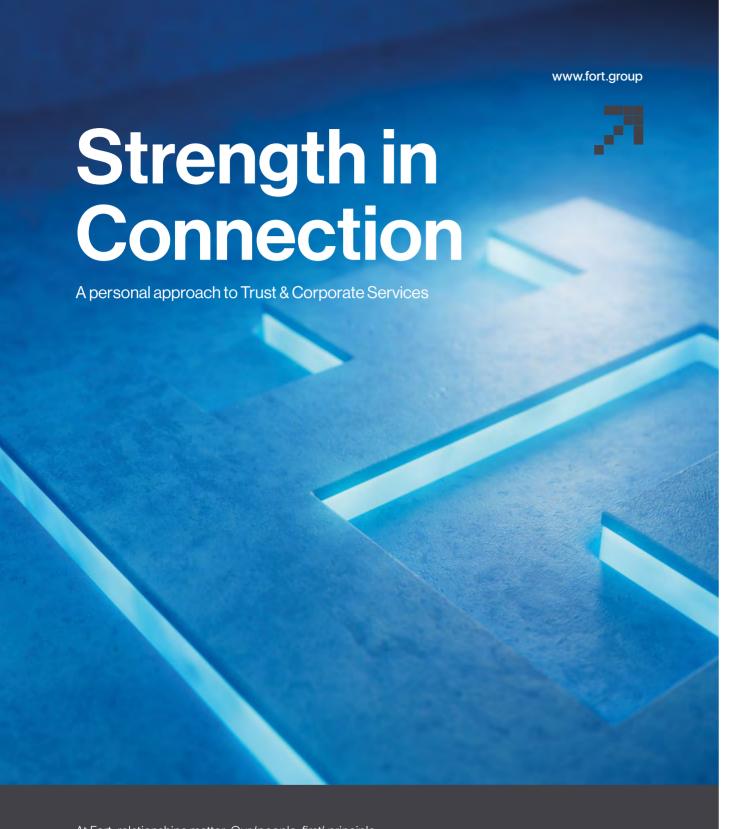
The lasting impact on local economies is another key benefit. Tourists who visit for these events may return in the future, continuing to boost the economy long after the event has ended.

#### SPARKING INVESTMENT OPPORTUNITIES

Understanding the economic impact of large-scale events can reveal lucrative opportunities for investors. By investing in companies within sectors that cater to event-goers, such as tourism, construction, food and beverage, and media, investors can capitalise on the economic surge generated by these events. Even the cities themselves can become attractive investment targets, as improved infrastructure and a heightened global profile can lead to sustained economic growth.

If you are looking for personalised and expert investment advice, please contact Craig at craig.allen@juliusbaer.com.

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### CONSCIOUS INVESTING AND LEGACIES



WILL ANNAN DISCUSSES HOW, AS A RESULT OF THE SIGNIFICANT TRANSFER OF WEALTH TO THE NEXT GENERATION AND THE GROWING INFLUENCE OF MILLENNIALS AND GEN Z IN RESHAPING THE LANDSCAPE OF WEALTH MANAGEMENT WITHIN TRUST STRUCTURES, THERE IS NOW A KEEN FOCUS ON SOCIAL AND ENVIRONMENTAL RESPONSIBILITY

We have witnessed a great deal of change within the trust industry and what was once an industry dominated by traditional investment strategies is now one where trustees have increasingly needed to embrace sustainable and conscious investing.

The global investment landscape for trustees is undergoing a profound transformation. Today, sustainable investing is no longer a niche market but a mainstream expectation. Investors, especially the younger generations, are demanding that their wealth not only generates financial returns, but also contributes positively to society and the environment.

Sustainable investing includes a focus on renewable energy, sustainable agriculture and companies with strong ethical practices. Most, if not all of the investment managers we work with, have responded to these changes by offering tailored investment portfolios that prioritise these sectors, ensuring that our clients' assets are growing and also contributing to a sustainable future.

One significant challenge has been educating clients about the benefits of sustainable investing. Historically, there has been a perception that sustainable investments might underperform compared to traditional investments. However, recent data shows that ESG-focused investments often match or outperform conventional portfolios, particularly over the long term. By integrating these insights into our client consultations, we are helping to shift mindsets and demonstrate that sustainability and profitability can go hand in hand.

### PHILANTHROPY AND BUILDING LEGACIES

Building a lasting legacy has always been a cornerstone of trust structures. Trust structures with a strong philanthropic aim or purpose can be powerful vehicles for creating an enduring, positive impact on society.

We have seen a rise in the use of charitable trusts and foundations with a sustainable focus. These structures allow clients to ask trustees to consider funding causes that they are passionate about, such as environmental conservation, education and social justice. Moreover, by incorporating sustainability into the trust's philanthropic efforts, clients are ensuring that their legacies will contribute to a better world for future generations.

Trusts and foundations can be structured to support green initiatives or social enterprises, providing long-term funding that aligns with beneficiary values. This not only enhances the trust or foundation's impact, but also sets a powerful example for younger beneficiaries, encouraging them to continue the philanthropic tradition.

### **NEXT-GEN WEALTH**

Millennials and Gen Z are poised to inherit an unprecedented amount of wealth, and their values are driving significant changes in the trust industry. Unlike previous generations, these younger cohorts place a strong emphasis on sustainability, transparency and social responsibility.

We are also seeing younger clients becoming not just passive beneficiaries, but active participants in shaping the ethos and objectives of trust structures so that they align with their own ethical and sustainable values.

#### PRACTISE WHAT WE PREACH

While Fort is fortunate (no pun intended!) that it has a long-serving and extremely experienced workforce, we are fully aware that we must strive to be a sustainable and both environmentally and socially responsible business ourselves.

We have a team in place that has embedded sustainability into our culture and how we operate and Fort has a long and proud record of philanthropy and social engagement with our beautiful island of Guernsey.

By embracing sustainable investing, facilitating philanthropic legacies, and adapting to the values of millennials and Gen Z, trustees can ensure that our industry survives and thrives in the decades to come.





### VALE MILL

### FROM WORKING MILL TO LOFTY HOME

### AMANDA EULENKAMP MET UP WITH JAMES RIDOUT, WHO IS ON A JOURNEY TO CONVERT THE FORMER MILL

It's fair to say that the conversion of Vale Mill is a labour of love for James. Bought from the States by his father Richard, together with James's godfather, Roger Perrot, in 2008, it is now James and a huge team who are working on the project.

Once a flour mill, then a Nazi observation tower, it took vision to see not only the mill itself, but to also envisage a modern boxstyle home that will eventually be situated within the adjacent quarry, linked to the mill via a tunnel. However, in order to proceed with the new work, there was a requirement to make the mill habitable.

The first stage was getting planning permission to convert it

from a listed monument to a listed domestic dwelling,' said James, as we climbed the stairs to the first floor. 'We've re-pointed the exterior – a job that took 120-man weeks to complete, more than we'd envisaged. Fortunately, we were able to get on during last year's Island Games when work was halted on the sea walls project, and 10 stonemasons were able to be re-directed to the site, speeding things up.

'We've also fitted timber windows in the lower, original section, and frameless windows have been installed into the upper section.'

The views from those windows, even on a grey, misty summer's day, are breathtaking. Taking in a huge sweep around the island,

particularly the other islands in the Bailiwick and beyond, it's clear to see why the Germans were interested in the mill. At the start of the Occupation, it was used as a base for the sea rescue service to locate and save downed airmen from emergency landings, but by 1942 it had become an observation tower providing firing instructions to the inland gun batteries of Hitler's Atlantic wall.

During our interview, James nipped up and down the interior temporary staircases several times to deal with business related to the mill. He explained that the permanent staircases had yet to be installed and that they would run contrary to the temporary stairs. Each floor will house a bedroom and a bathroom, with living space and a kitchen, too.

His brief absences gave me the opportunity to view the plans that are stuck to the walls and see pictures of the work in-situ.

it's been an impressive feat so far and, in true 'Grand Designs' style has encountered unexpected challenges (the length of time that the pointing took) and unexpected discoveries (the bunker on the site, known to the developers before work commenced, turned out to have some 600 tonnes of concrete reinforcing the walls).

Once the mill itself is completely habitable, work is planned to start on the modern development. Facing west, the new property will get sun from around 11am for the rest of the day, and will be a stunning, one-of-akind, property for some lucky folk.

The history of the iconic mill will continue, thanks to James, who acknowledged the foresight of Roger [who passed away in 2019] and his father in purchasing the property and then two further tranches of land to complete the development. Smiling while surveying the project, he said: 'I think Roger would be impressed with what we've achieved.'.





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### FIGHTING WORDS

GUERNSEY'S BOXING DEVELOPMENT OFFICER, MANDY HOBART, HAS A VITAL ROLE IN ENSURING THE SPORT'S SUCCESS. AMANDA EULENKAMP REPORTS.

Whether success in boxing is defined by a haul of medals or by somebody taking the first steps towards a healthier life, there is a determined woman encouraging participation locally.

A county gymnast when younger (she represented Surrey),
Guernsey's first full-time boxing development officer, Mandy
Hobart, is no stranger to high-level sport nor to the hours of training and practice that make it happen.

When the Guernsey Amalgamated Boxing Club opened its doors to women in 2010, Mandy joined, citing the benefits of boxing in terms of being a great fitness and cardio workout. It was while she was doing her own boxing that she noticed that there were few coaches for the juniors, and so her coaching career began.

She has now been coaching boxing for more than a decade. Since her appointment as the Boxing Development Officer, she splits her time three ways, with her 30 hours per week equally divided between the club, the community, and going out to visit schools.

But her role goes far beyond coaching. Nurturing and supporting participants is a big part of her role, and her work with those who are experiencing mental or physical health challenges is remarkable.

She was nominated last year for a Pride of Guernsey award, by then 15-year-old Reece Knight, who is visually impaired. He said that since he'd started boxing, he had felt 'really good' about himself, with a lot of that down to Mandy and the support she had given him.

Mandy also works closely with Bailiwick Social Prescribing, a free scheme, which in up to six sessions, can link adults with sources of non-medical support, helping to improve their health and wellbeing. 'We don't push people to go beyond their limits. I ask them to advise me how they are feeling and we go from there,' she said. 'Boxing is not just about hitting people. It's not a scary environment and it's for any ability or any disability. We can adapt everything that we do.'

As one of the people who had gone to the club following a referral from Bailiwick Social Prescribing said: 'Boxing saved my life, otherwise I would just be at home bored, as I can't work at the moment.' As well as keeping him out of trouble, he added that as a child, boxing taught him self-discipline, self-confidence and respect.

There is an over-65s group that attends the club – which regularly has 16 to 17 people turn up weekly – as well as sessions for those

with Parkinson's. Mandy would love to see the club become even more of a community hub, perhaps with a café where the participants could gather after their session and socialise.

Probably the most successful sportsperson to have emerged from the club is middleweight boxer and Commonwealth Games champ Billy Le Poullain, the Birmingham-born Bailiwick star. He made his debut at the Gold Coast games in 2018 and went on to compete in Birmingham in 2022, and his success has raised the profile of the sport locally. While there are plenty of people

wanting to box, the single-brick clubhouse is old and damp, and has no central heating. Any spare money the club has goes straight into repairs. Plans have been drawn up and permission granted to demolish the current premises and build a state-of-the-art boxing club. To date, the club has not been able to attract the financial support needed, so is reaching out to the community to help fund the project. Mandy is keen to raise the profile of boxing and the benefits it has for all ages, so that it can continue its work for future generations.

Anyone interested in supporting the club is asked to contact Mandy in the first instance at mandy@gabc.org.uk

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### NEW APPOINTMENTS AT VICTORIA PARK



Victoria Park – Guernsey's new home of football – has appointed Nick Graham as the independent chair of its steering committee, and Catharine Haywood as a committee member.

The appointments come as Victoria Park looks to maximise the opportunities the new stadium will deliver for local players, spectators and the wider community.

The new state-of-the-art venue is due to open in March 2025, and supports Guernsey Football Association's vision to engage and connect the local community.

In his new role, Nick – the owner of local recruitment specialist OSA Recruitment – will lead the committee in its aim of successfully delivering the ambitious project from conception and development to launch.

PR and communications specialist Catharine has previously worked on various global sports events, including the Commonwealth Games and London 2012, and will support the committee as an independent member.

Once Victoria Park opens, the committee will provide ongoing oversight and support to ensure the site's long-term future and sustainability. However, the immediate focus for the committee is to secure sponsorship and partnership opportunities, as well as fostering strong relationships within the local community. Promoting Victoria Park as a means of creating positive sporting opportunities for all will also be key.

'Bringing someone of Nick's calibre on board as chair is a fantastic result, and both appointments mark an exciting stage in the project,' said Guernsey FA CEO Gary Roberts. 'Victoria Park is a stadium for all, and from engaging with players and fans to supporting local charities, Nick's extensive industry experience in building positive relationships will prove invaluable as we look to realise our ambitious aims.'

For more information on Victoria Park see victoriapark. gg or follow the stadium's social media channels.

### MAYA TO CAPTAIN MANCHESTER UTD

Guernsey-born Maya Le Tissier is the new captain of Manchester United Women.

She joined United in 2022 from Brighton  $\vartheta$  Hove Albion and has established herself as a fan favourite and established starter, having been voted as the Red's Players' Player of the Year.

While in Guernsey she captained St Martin's up to under-16 level, but was not captain for the Star Trophy and under-16 Muratti fixtures she played. She led England at under-17 level.

### GUERNSEY SAILOR TAKES ON WORLD'S BEST



Guernsey sailor Andrew Bridgman has achieved success in both the Foiling Waszp World Championships and the Foiling Waszp UK National Championships, coming 22nd in an event boasting a total of 140 competitors in the former, and taking third place in the latter.

In the UK National Championships, he fought back from 10th overall after the first day and eighth going into the final day to finish just one point short of a second-place finish.

The International Stock Exchange (TISE), under the banner of its TISE Private Markets, has sponsored Andrew again this season.

### **UTMOST SPORTS**



Boxing, rugby, Gaelic football and skateboarding were among the 20 sports available to try at the Utmost Community Sports Fun Day.

Thousands of people attended the event that was held at Saumarez Park towards the end of the summer holidays, and tried out a variety of sports.

Nicky Will from the Guernsey Sports Commission, which has organised and run the day for several years, said that there were more than 20 different sports on offer, with queues for all of them. The Sports Fun Day also showcased disability sports, including boccia, a paralympic sport.

'It is a real chance for the whole community to get involved in local sport. It's a free event so breaks down any barriers,' she said. She hoped that the event would encourage children to sign up to a sport.

She added that the Sports Commission can help, should any parents not be able to pay subs.









ABOVE L-R: AZTECH TECH ZONE; T-SHIRT MADE AT THE FAB LAB: GUILLE-ALLES LIBRARY.

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### NDOOR FUN IN GUERNSEY

It's that time of year when you can experience all four seasons in one day in Guernsey, so if enjoying the island's beautiful beaches is off the cards, what is there to keep children entertained? The answer is plenty! Here are Antonia Rainbow's top picks of things to do with children indoors in Guernsey this autumn.

#### OATY & JOEYS PLAYBARN

Home to one of the UK's largest play frames, Oaty & Joey's offers fun for kids of all ages. There are lots of levels to explore; a variety of slides – including a giant 6.3m Astra slide –interactive and sensory areas and a large play area for underfours. You'll also find Highway 66 Bowling Alley, the trampoline barn, and Oaty's Diner with plenty of seating on two levels.

### **AZTECH SOCCER ARENA**

Offering a soccer experience like no other in Guernsey, it has something for everybody, including serious football fans or those that just enjoy a kick-about. The Tech Zone is a really popular area at Aztech because it contains lots of target practice games that are completely interactive, great fun for kids and highly addictive. It is possible for kids 7yrs+ to play in the Tech Zone for an hour for only £10; this also gives players access to the outdoor floodlit 4G pitch during that hour. Sessions need to be booked on its website in advance.

### THE FAB LAB AT THE GUILLE-ALLÈS LIBRARY

The Fab Lab is an amazing new addition to the library. It is home to 13 digital fabrication machines including a 3D printer, A1 printer and vinyl cutter, plus graphic design and music production software, enabling children and adults to make things using technology you most likely don't have access to at home. We are regulars at the Fab Lab and my girls have really enjoyed printing on water bottles, tote bags, t-shirts, small zipped pouches and coasters! All items are very reasonably priced and you simply visit the library website to book a slot in the Fab Lab and a member of the Fab Lab team will assist you during your session.

### GUERNSEY MUSEUM AT CANDIE

A great place to explore with the family thanks to the Discovery Room, a dedicated space for children with a themed immersive Time Warp area. The theme for this year's Time Warp is 'Stories in the Wood', which transports kids into a world of fairies, woodland creatures and storytelling. Also includes permanent and temporary exhibitions, a theatre and a family-friendly cafe. All set in the beautiful grounds of Candie Gardens.

Beyond the Time Warp area there is so much for kids to explore in the Discovery Room, from making food

in the wooden play kitchen at the back of the room, to board games, a dolls house, wooden train track, colouring, and so much more.

### BEAU SEJOUR LEISURE CENTRE

With plenty of facilities – including a pool, gym, cafe, sports hall and cinema – Beau Sejour Leisure Centre has something for everyone, and is conveniently located just 10 minutes' drive from central St Peter Port.

There is an indoor soft-play area for young children, as well as outdoor playgrounds for older children to enjoy.

Facilities can be used on a pay-asyou-go basis, or holiday passes can be purchased from reception.

Antonia Rainbow lives in Guernsey and is mum to 11-year-old twin girls. She founded Guernsey With Kids to help local families and visitors get the best out of the island. Visit guernseywithkids. com for more information on the locations mentioned above, along with many more places to visit.





### EY FUNDS RACING WHEELCHAIRS

In a move to foster inclusivity in sports, EY has donated racing wheelchairs to the Guernsey Athletics Club. The wheelchairs offer athletes of all abilities a new way to compete and enjoy athletics.

The collaboration between EY and GAC is a celebration of the shared belief that sports should be accessible to all. The racing wheelchairs, now available at Footes Lane and for various races, are hoped to inspire individuals from across the island to engage in the sport, regardless of their previous athletic experience.

In tandem with the wheelchair donation, GAC is in the process of establishing wheelchair racing training sessions, which will feature a 'have a go' element, encouraging newcomers to the sport.

'We are excited about the potential of these training sessions to introduce more people to wheelchair racing,' said Chris Gillman, Guernsey Athletics Club's endurance director. 'We're starting with events like the EY Easter Running Festival and the Guernsey Half Marathon, but we see this as just the beginning. We hope to expand our offerings and build a robust wheelchair racing programme.'



### JULIUS BAER GUERNSEY RESTORES NATURE RESERVE



A team of eight staff from Julius Baer Guernsey assisted Société Guernesiaise at a three-day restoration project at La Garenne d'Anneville, a nature reserve in St Sampson's.

The initiative aimed to rejuvenate the site, making it a more welcoming and peaceful environment for locals and visitors while preserving its natural flora and fauna. Saplings were removed, pathways restored, and overgrown greenery such as willow and gorse were cut back. A major focus was on 'bleeding' well-established bracken and new shoots, a process that enriches the soil, encouraging new and diverse plant growth.

President of La Société Guernesiaise, Trevor Bourgaize, said: 'Their hard work in cutting back overgrown vegetation will enable less vigorous plants to thrive, enhancing the area's biodiversity. Notably, this reserve is the only location on the island where Purple Moor Grass grows. We since had reports of hedgehogs and butterflies, including the scarce Large Tortoiseshell, which is a testament to the positive impact of their efforts. We're grateful for their dedication and look forward to continuing this important work together.'









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### FORT SUPPORTS ALDERNEY WILDLIFE TRUST

The Alderney Wildlife Trust has launched a new initiative – the Alderney Waste to Food project – with support from main sponsor, Fort.

The aim of the AWT project is to reduce the overall cost of waste management and the need to import compost. Led by local business Alderney Roots – who will be using the project's output to replace imported compost – the project is also supported by the Georgian House and Jack's Brasserie who will be helping to provide green waste, therefore removing them from the main island waste stream.

Fort is donating funds to purchase essential equipment and help with the installation of in-vessel compost technology.

'We hugely appreciate the support from companies such as Fort who truly value our work towards developing systems to both reduce carbon wastage



and improve local sustainability,' said Roland Gauvain, manager of the AWT.

Invasive plants will also be removed by AWT from the area where the project is taking place.

To learn more about the Waste to Food project, see alderneywildlife.org/current-projects/Alderneywaste-to-food



### SURE HITS THE RIGHT NOTES AT SCHOOL OF POPULAR MUSIC

The School of Popular Music (SOPM) has got a technology upgrade for its RSL Level 3 award in the creative music industry, with support from Sure.

The course, offered in partnership with the Guernsey Institute, was launched due to the music school's passion about giving students the opportunity to gain a qualification that can open the door to university.

The school computers have been upgraded to state-of-the-art Apple iMacs with the latest creative software.

'Music, like so much of our modern lives, has undergone a digital revolution, and SOPM's students want to take full advantage of that. Providing these latest iMacs will give them the tools they need to express their talent in new and exciting ways,' said Mike Fawkner-Corbett, head of consumer at Sure.

'Music has such power to connect people, and SOPM is helping young people to discover a new passion, which ultimately benefits our whole community. Perhaps Guernsey's next professional musician is enrolled in SOPM, and this technology might help them realise their potential. Even if music ultimately ends up a fulfilling hobby for the students, we're pleased to play our part in supporting them.'

### BLACK VANILLA BINGO RAISES £2,000 FOR LA VALLETTE

Local PR and events agency, Black Vanilla, has raised £2,000 for Vive La Vallette at a charity bingo night.

The event included a raffle with generous prize donations from local businesses, artists and individuals. All proceeds raised from the evening, including ticket sales, will be used to support the continued redevelopment and maintenance of the La Vallette area.

Since the bathing pools redevelopment project launched in 2019, La Vallette has become a popular community space and a treasured part of the seafront.

Nichole Culverwell, agency director of Black Vanilla, said: 'As a team, we love the bathing pools for swimming, events and even team meetings. We all decided that our fundraising event should support a community hub that we get so much enjoyment from.

'We want to thank everyone who came along and donated so generously, and all the generous raffle donations as well. Everyone enjoyed the evening which also showcased the wonderful cafe and terrace that we now have at the Bathing Pools.'





AT THE DUKE









### THE ALPINE LODGE

The ever popular Alpine Lodge returns to the OGH from Friday 22nd November, open from Wednesday to Sunday, throughout the festive season.

Our roof terrace is transformed to evoke a real après ski experience, with mulled wine and cider, festive cocktails, a chocolate fountain, Goulash and the new addition of a decadent Gruyère cheese fondue. A Saturday or Sunday visit with younger ones includes a special visit from Father Christmas.



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### DO NOT WANDER ALONE

### N'TRÂLAÏ PAS À VOTE TOUT SAEU

Amongst sorcerers, fairies and spectres were two unique hybrid creatures, which were half-fairy, half-ghost. One was a large black dog known as La Bête de la Devise de Sausmarez à Saint Martin and the other was known as Le Faeu Bélengier, a spirit trapped within a ball of fire, condemned to wander the island.

On dark winter nights, merry men returning home after their festivities were led astray by Le Faeu Bélengier. The rolling fire entranced men who believed they were close to home, but when they came to, they found themselves in the entirely wrong part of the island.

The flaming fairy-ghost would become the guardian of hidden treasure and would hover over where the treasure was buried. One day, a man noticed a glowing orb of fiery light gliding through the grounds of Sausmarez Manor. He took his spade and lantern and began to dig until he unearthed a large jar, filled with shells. The spirit had tried to trick the man. The wise man suspected it had been charmed to deter him, so he took the jar home. The next morning, the shells had turned into gold and silver coins.

La Bête, a ghostly black dog roamed the avenue by Sausmarez Manor. It was thought to be the spirit of a wicked Bailiff, Gaultier de la Salle, trapped in La Bête. Gaultier had a huge manor but his poor neighbour Massey had the right to draw water from his well. Gaultier did not like to share, so he offered to buy Massey's rights from him. When Massey refused, Gaultier plotted to get rid of him. He was confident he would be believed in court if he accused his innocent neighbour of theft - which was punishable by death!

Gaultier slipped two of his own silver cups under his cloak and hid them in one of his corn stacks. He accused Massey of stealing the cups, and he was sentenced to death. On the day of the execution, before heading to court, the Bailiff instructed his servants to move one of the corn stacks. Just as the



in exclaiming, 'The cups have been found!'. The Bailiff, realising that the wrong stack had been moved, shouted, 'Fool! I told you to move the other...' but he had given himself away. After they discovered his evil plot, the Bailiff was sentenced to death and hanged at the Bailiff's Cross.

#### The Origin of the Tale

Le Faeu Bélengier was the Guernsey variation of the English Lore of Jack o'Lantern or Will o'the Wisp, known by the French as Feu Follet. There are many accounts around the world of a great phantom dog. For example, Cerberus the mythological dog of Hades.

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Penny Dawes.

# Engaging architecture To view our projects Admiral Park Plaza, Guernsey scan the QR code

If you are thinking about transforming your existing property, want to design a new office or need advice on a potential development, then talk to our team at Lovell Ozanne. We believe that great design is possible no matter how big or complex the project. We aim to offer a bespoke personal service whilst maintaining the capacity and expertise to tackle large scale developments. Using our experience and passion we make everyday spaces exceptional.

To book your free consultation please call 01481 235397 or email hello@lovellozanne.com

"People are at the heart of what we

do and our client's brief is always

central to our thinking."

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#### www.lovellozanne.com

### Sky Café

Enjoy refreshing drinks and snacks at great prices, plus make the most of Aurigny's excellent duty-free offers.

Products listed may be subject to change due to availability.

### **Breakfast Bites**



Pain aux Chocolat £2.75



Pain aux Raisins £2.75



£2.75

### **Sweet Snacks**



Cadbury Nibbly Fingers 125g

£2.20



Nestlé KitKat 4-finger 41.5g

£2.20



Cadbury Dairy Milk Chocolate Bar 45g

£2.20



Pullin's Bakery All-butter Shortbread 70g

£2.20

### **Savoury Snacks**



**Pringles Original** 40g £2.20



**Pringles Sour Cream** & Onion 40g

£2.20



Mini Cheddars £2.20



Sea Salted Pretzels 30g

£2.20

DEAL 4

£4.85



Sour Cream & Chive Pretzels 30g

£2.20

### **Great Value Deals**

**DEAL 1** 

Any Hot Drink & **Breakfast Bite** 

£5

Any Beer, Cider or Wine & your choice of Savoury Snack

DEAL 2

£7.55

DEAL 3

Anv Soft Drink & vour choice of Savoury Snack

£3.60

### DEAL 5

Any Hot Drink & Any Soft Drink or Water & your choice your choice of **Sweet Snack** of Sweet Snack

£3.50

### Sky Beverages

### **Hot Drinks**



Clipper English Breakfast Tea £2.75



Chocolate £2.75



£2.75



Decaf Clipper Coffee £2.75



### Soft Drinks & Water



Sprite 150mm



Schweppes Indian Tonic Water 150mm



Coca Cola Classic 150mm Diet Coke 150mm



£1.50

150ml

### Pure & Simple

450 years after its discovery, Harrogate Spring continues in its heritage to bring the finest drinking water to the most prestigious events and venues across the country, including The Royal Albert Hall and Royal Ascot. Each bottle is made from 50% recycled plastic and is fully recyclable.

Harrogate Spring Water Still 500ml

Harrogate Spring Water £2.20 Sparkling 500ml





### A Jubilant Juice

From humble beginnings in the southwest of England, to serving their delicious fruit juices in top bars, restaurants and hotels across the UK, Frobishers are a sip above the rest when it comes to celebrating nature's delightful flavours.

Made from three and a half plump, sunshine-filled Spanish oranges squeezed into every bottle, it's as real as juice can get. Frobishers Orange 250ml

£2.20

Blackcurrant Ribena 200ml

£2.20



### Sky Bar Service

### Mini Spirits —



£5.95

2 MIXERS £13

Bacardi Carta Blanca Rum 50ml Hennessy Cognac 50ml Jack Daniel's Whiskey 50ml Gordon's Dry Gin 50ml Smirnoff Red Vodka 50ml Bombay Sapphire Dry Gin 50ml Johnnie Walker Red Whisky 50ml Whitley Neill Blackberry Gin 50ml Blue Bottle Gin 50ml Blue Bottle Pink Gin 50ml

### Wines



**Bistrot Chic Merlot** (France) 187ml Rosé de Sainte Cecile (France) 187ml Cape Dream Sauvignon

Blanc (South Africa) 187ml Ponte Villoni Pinot Grigio (Italy) 187ml

f5.45

### **Beers & Cider**—

Brewdog Punk IPA 330ml Madrí Lager 440ml Caple RD Cider 330ml

£5.45



### Freixenet Italian Prosecco DOC

200ml

A delight to the palate, Friexenet Prosecco is fresh and fruity, with aromas of flowers, citrus and apple. Enjoy as an aperitif or as an induldgent accompaniment 2 FOR with a bar snack. £13

### TROPICAL.

PUNK IPA IS THE BEER THAT KICKSTARTED THE CRAFT BEER REVOLUTION. A LIGHT AND GOLDEN CLASSIC, FEATURING NEW WORLD HOPS THAT GIVE BURSTS OF GRAPEFRUIT, PINEAPPLE AND LYCHEE, ALL ROUNDED OUT WITH A SPIKY BITTER FINISH.

**ONLY £5.45** 

### **Sky Duty Free**

### **Spirits**



**Bombay** Sapphire Dry Gin 1ltr

£32

Gordon's London £12.99 Dry Gin 1ltr £11.99 **Smirnoff Red** 

Vodka 1ltr The Famous Grouse £13.99

Whisky 1ltr

MIX & MATCH Any mix of Gordons Gin, Smirnoff Red Vodka or Famous Grouse 2 for £21.49





### Wheadon's Gin

#### Handcrafted Gin from the Island of Guernsey.

A premium artisan gin distilled in very small batches, Wheadon's seasonal infusions balance locally foraged flavours with a traditional blend of botanicals to produce perfectly balanced gins for a discerning palate.

Inspired by our island home and constantly seeking expressive and unique flavours to delight drinkers, Wheadon's can be enjoyed on the rocks with a garnish, or pairs perfectly with tonic.

£35

### Cigarettes & Tobacco

Marlboro Gold	200 / 400s	£58 / £86
Benson & Hedges	200 / 400s	£48 / £78
Lambert & Butler Silver	200 / 400s	£49 / £64
Mayfair King Size	200s	£45
Golden Virginia Tobacco	5 x 50g	£52

8 x 30g



### **ALLOWANCES & PAYMENT**

**Amber Leaf** 

On flights from the Channel Islands to the UK, the allowance includes 200 cigarettes and four litres of spirits. On flights from the UK to the Channel Islands, the allowance includes 200 cigarettes and one litre of spirits. A duty-free service is only available on the ATR aircraft. You must be 18 years old or above to purchase tobacco or alcohol. Major credit or debit cards are accepted.

£46

#### **PLEASE NOTE**

Items will not be exchanged/refunded, please check your duty free purchases before departing the aircraft.





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