

# En Voyage

Aurigny's leisure and business magazine

ISSUE 38



# EMBRACE THE HOLIDAY SPIRIT

COMMUNITY  
SPIRIT

BUSINESS  
NEWS

SPORTS  
SECTION

PLUS  
LOTS MORE

# UNIVERSAL VISION FROM A LOCAL PERSPECTIVE

## DOMINION

An international business, proudly based in Guernsey since 2004

[dominion-funds.com](http://dominion-funds.com)

Image © Fiore Photography

## CATHERINE BEST

### Chandelier Earrings

These stunning Diamond drop earrings, exude sophistication and timeless elegance



### Mystic Flame

Elevate your elegance with this stunning pendant, featuring a Mandarin Garnet at its heart



### Fred the Robin Pendant

Capturing the charm of these beloved birds, our collection is the perfect companion on a winter's day



### Golden Whisper

A celebration of simplicity and elegance, designed to seamlessly complement your most cherished pieces



### Blue Aurora

This exceptional Tourmaline ring is destined to become a cherished heirloom



### Electra Bracelet

Features various pastel shades of Sapphire, capturing elegance and modern sophistication



## It's not Christmas without Catherine Best

Make Christmas unforgettable with a piece of Catherine Best jewellery. Each piece crafted with the magic of Christmas in mind. Make this season shine brighter with a visit to Catherine Best showroom.

LONDON | JERSEY | GUERNSEY



[catherinebest.com](http://catherinebest.com)



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'THE SEA, ONCE IT CASTS ITS SPELL,  
HOLDS ONE IN ITS NET OF WONDER FOREVER.'

Jacques Cousteau



## WINTER COASTAL ESCAPE

Experience the magic of winter in the Bailiwick of Guernsey with Hand Picked Hotels. Enjoy cosy getaways and invigorating sea air as you embrace the season's gentle pace. Savour cocktails by the fire, feast on fresh local winter fare, or find ultimate relaxation with a spa retreat.

*Hand*PICKED  
HOTELS

handpickedhotels.co.uk

IMAGE ©VISITGUERNSEY

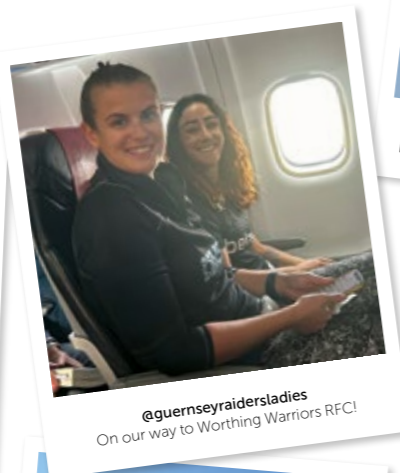
# #Aurigny

## SEND US YOUR SHOTS!

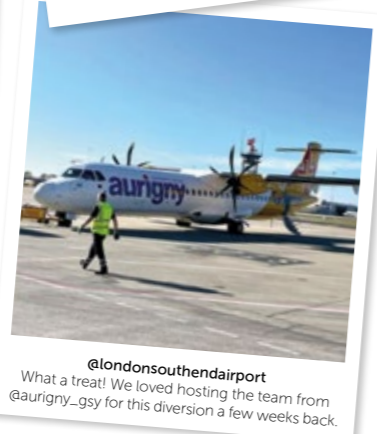
We want to see your photos, perhaps a colourful sunset at 12,000 feet, a runway panoramic or an on board abstract. Upload your best photo to any social media platform and tag using #Aurigny. It could be featured in the next issue of En Voyage. Please remember to make sure your device is switched to the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



**@29aviation**  
Aurigny ATR 72-600 G-ORAI about to touch down at Guernsey Airport



**@guernseyraiderladies**  
On our way to Worthing Warriors RFC!

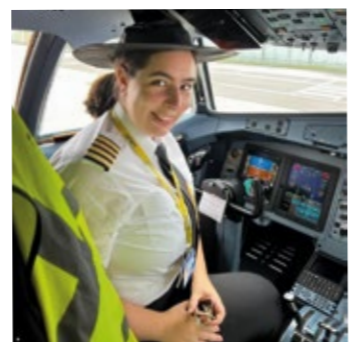


**@londonsouthendairport**  
What a treat! We loved hosting the team from @aurigny\_gsy for this diversion a few weeks back.



**@atraircraft**  
Providing essential connectivity for Guernsey!

By submitting your image you agree to allow Aurigny to use the image in print and on social media.



**@maiketheapilot**  
Happy Halloween! Flying my turbo-broom to Edinburgh today!

**TPA** Don't chase, lead.

**tpagency.com**

Produced six times a year visit [aurignymedia.com](http://aurignymedia.com)

**COVER PHOTO**  
Aurora Borealis, Norway. @istockphoto

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### CONTRIBUTORS

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

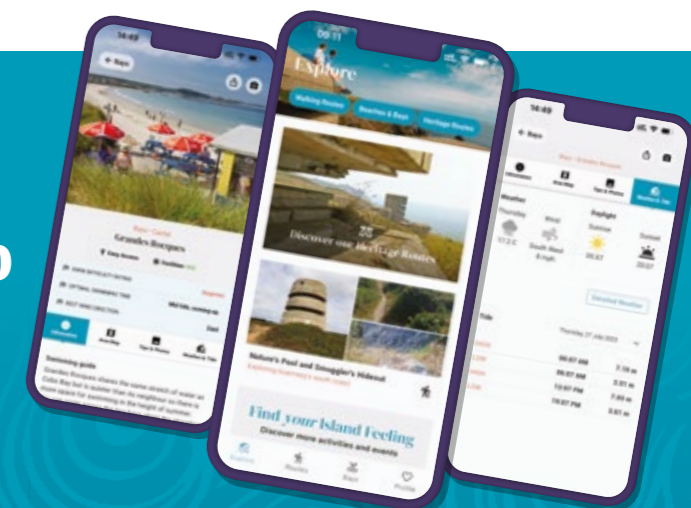
## CONTENTS

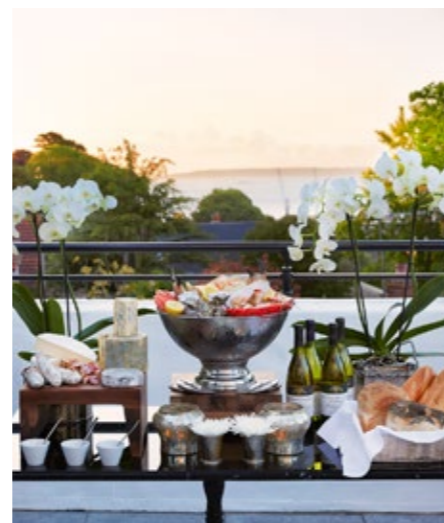
- 17 **GUERNSEY BEACH GUIDE**  
La Jaonneuse
- 21 **REACH FOR THE STARS**  
Guernsey's Tree of Joy
- 22 **BAILIWICK FESTIVALS**  
Christmas and New Year traditions
- 25 **WHAT'S ON?**  
Forthcoming events in the Bailiwick and beyond
- 30 **WINTER WALKS**  
Scenic routes for all the family
- 34 **GUERNSEY CONNECTING**  
Breaks in the UK and abroad
- 36 **FIRE AND ICE**  
Norway, Sweden and Finland
- 40 **HOT AND COLD THERAPY**  
Saunas in Guernsey and Alderney
- 41 **FIVE FUN THINGS TO DO...**  
Near Manchester Airport
- 42 **LAKES AND MOUNTAINS**  
The Lake District and shopping in Chester
- 47 **THE WILD WEST COAST**  
Explore Scotland and the islands
- 51 **A STARRING ROLE**  
What makes Orkney so special
- 52 **SCOTLAND BY TRAIN**  
Discover some of the most picturesque railway journeys in the world
- 55 **BOOKING AHEAD**  
Planning your 2025 holidays
- 56 **48 HOURS IN THE COTSWOLDS**  
Escape to the heart of England
- 60 **BUSINESS SECTION**  
Inspiring interviews and local news
- 99 **RACE TO SPACE**  
The new educational board game
- 100 **ACHIEVING HER DREAM**  
Sarah Brewer discusses her first novel
- 101 **ONCE UPON AN ISLAND**  
A treasury of Guernsey folklore
- 102 **SPORT**
- 106 **COMMUNITY SPIRIT**
- 111 **SKY SNACKS AND DUTY FREE**

## The ISLANDS of GUERNSEY

# Download our App

Explore the islands' stunning scenery, secluded coves and rich heritage with self-guided walks and wild swimming guides.





**EXPERIENCE EXQUISITE CULINARY DELIGHTS, INDOORS AND OUT, AT THE OLD GOVERNMENT HOUSE AND DUKE OF RICHMOND HOTELS.**

Whether you like to start your day with a luxurious breakfast while looking out to sea, sip morning coffee amidst a serene garden ambiance, indulge in lunch with menus celebrating local produce, treat yourself to afternoon tea either indoors or al fresco, or relish tempting dinner options, the teams at the Old Government House Hotel & The Duke of Richmond Hotel look forward to welcoming you.

Both establishments in the heart of St Peter Port boast stunning sea views and extend a warm welcome to families and pets alike. Explore extensive wine lists, inventive cocktails and unique guest experiences.

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HOTEL & SPA



★★★★★  
THE DUKE OF RICHMOND  
HOTEL



# A warm winter welcome from Aurigny

**LEON MITCHELL, HEAD OF OPERATIONS AND CREWING**

On behalf of our crew and wider team, I'd like to welcome you on board.

We're switching things up a little in En Voyage in the coming months, so for each issue there will be a different member of the team to welcome you on board and let you know what's going on across our airline, and in this issue - it's my privilege.

Whether you are journeying to reunite with family, heading off for a cosy winter break, or simply travelling for work, we are delighted to have you with us during this special season. For many, winter travel is about reconnecting with loved ones, and we're glad to play our part in that.

While the weather outside may be chilly, we trust you will find a warm welcome from our cabin crew today. Be sure to ask them about our hot drinks selection too!

Part of my team's role at Aurigny is to ensure our operations are ready for the unique challenges the winter months can bring. Behind the scenes, we've been busy preparing for those cold snaps, so you can fly with confidence knowing

we're focused on getting you safely to where you need to be.

Some of our destinations are best visited at this time of year. Why not head to the Edinburgh Christmas markets in Princes Street Gardens? The city transforms into a festive winter wonderland for all the family. If that opportunity has passed, later in the year you can also participate in Scotland's 'bringing in the bells' at Hogmanay—quite a spectacle to behold on a crisp winter's night.

If you're instead dreaming of sunny shores, check out our European summer flight routes at [aurigny.com](http://aurigny.com).

Wherever you're headed, on behalf of the entire Aurigny team, I'd like to thank you for choosing to fly with us. We're here for your safety, but also to help you make the most of your journey, so please don't hesitate to ask a member of our crew if you need any assistance.

Wishing you safe travels and warm moments this winter.

**Bon voyage!**

# CAN YOU HELP US SHAPE THE NEXT CENTURY?

ADVERTISEMENT

As the world ushers in 2025 with fresh ideas and resolutions, at Guernsey Electricity we're having a celebration of our own as the new year becomes our 125th anniversary powering life here in Guernsey.

With change as the only constant over the last century and a quarter, what can the energy transition bring to our local job market? We believe our next chapter brings with it positive opportunities for everyone as we work together alongside Guernsey's entire energy industry to create a more sustainable future for Guernsey.



## Powering life yesterday, today, and tomorrow

Our team at Guernsey Electricity are at the heart of delivering the energy transition, helping make Guernsey's electricity supply secure, affordable and more environmentally friendly. As with the last 124 years, we're developing the network and generating more electricity as the energy demands increase. And as the 21st-century demands evolve and the world changes, we're adapting what we do through technology and customer initiatives to help the island reach its net-zero goals to reduce carbon emissions by 2050.

Our people are the essential key to managing our own transition to a green economy effectively as we work alongside the market structure that supports certainty in our energy industry. This presents exciting potential in the local job market for grid management across a range of job sectors as the recommendation is for Guernsey to rely on a secure, sustainable energy infrastructure.

In terms of the bigger picture, the States of Guernsey's electricity strategy includes potential to explore:

- Additional cable connection to the European grid to import more low-carbon electricity to Guernsey
- On-island renewables such as solar photovoltaics, and;
- Offshore renewables to meet our Island needs.

This includes retiring some old generators at our fossil-fuel power station and replacing others with new, more efficient ones. We're also upgrading the electricity grid on a large scale and introducing new technology to help islanders control how and when they use electricity.

## Why not work with us?

Focus your energy on our future. Our mission at Guernsey Electricity is to welcome everyone and create

a fully inclusive workforce supporting the journey to a more sustainable future. The skills, experience and personalities of our people play a critical role in powering a more sustainable life here in Guernsey. As one of the largest local employers, we're offering opportunities to collaborate with people from a host of backgrounds develop skills, learn new ones, and explore your career path in a critical, on-island industry.

It's our team who play a large part in the decarbonisation of island life as the world gradually transitions away from fossil-fuels. And we're looking for the right people to join us on this important journey.

## What we do

As one of Guernsey's largest employers, we promise we aren't just engineers and electricians. From office-based roles in accounting, IT, administration, sales, communications, customer relationship management, through to retail opportunities in our shop. Plus, of course, careers in engineering, mechanical, electrical, and plumbing.

## Sign up for our job alerts

Interested in what we might have to offer you in future? Why not sign up to our job alerts and have our latest vacancies sent straight to your inbox? There's nothing to lose.

## Search or scan the QR code:

[www.electricity.gg/jobalerts](http://www.electricity.gg/jobalerts)



Powering Life, Today & Tomorrow

# ALL-FEMALE CREW HOPES TO INSPIRE FUTURE AVIATORS

In October, an all-female crew took to the skies to create an important milestone for Aurigny. This was the first time an all-female crew had flown a Dornier between Alderney and Southampton.

Hannah, Lara, Julia and Lois were proud to be part of this significant step forward and shared how the flights went off without a hitch; either on time or early, with smooth turnarounds and happy customers.

They also shared how they felt empowered to work alongside one another and that they could feel the significance of what this meant for the airline.

Of course, there is always more progress to be made towards equal representation in the airline industry, but steps such as this one should be celebrated in the hope that they inspire women into all types of roles in the industry.



# WINGS AND WEDDINGS



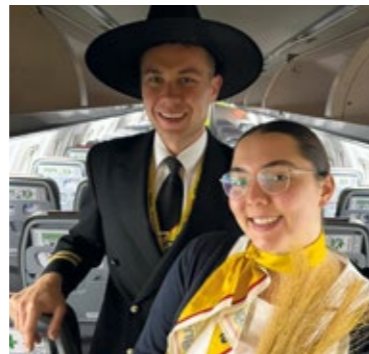
Did you know that Aurigny has featured in not one but two popular wedding TV shows? Yes, Aurigny has appeared in both

Don't Tell the Bride and Married at First Sight, with one of our aircraft even playing a feature role. Read on to find out more about Aurigny's TV fame!

In 2016, Aurigny's ATR 72 G-VZON became the setting for Adam Ledner and Bianca John's wedding on E4's Don't Tell the Bride, the show where the groom plans the wedding without any input from the bride. Adam decided to choose an aircraft as the venue for the ceremony to try to evoke the excitement of a long-haul flight they had taken to Thailand. The wedding took place 17,000 feet in the air and was even officiated by Aurigny's own Media Relations Manager.

Then in 2020, Cath Adam – a Gatwick-based Customer Service Agent for Aurigny and bridal wear expert – was approached by Channel Four's Married at First Sight. The programme sees couples marry one other having never previously met until the bride walks down the aisle. It was at Cath's bridal store that she helped Married at First Sight bride-to-be Michelle Walder find her dream dress, ready for her wedding to Owen Jenkins. The wedding went off without a hitch and the two remain happily married, and now have a daughter, Jessica, together.

# JUST TREATS FOR AURIGNY'S HALLOWEEN WITCH SEAT WINNER!



Mason Powell and Jess Le Page.

Here at Aurigny we enjoy celebrating Guernsey festivities and traditions, and Halloween is no exception. This Halloween, we added a little extra magic to the season by gifting one lucky passenger a pair of return

flights whilst on their way to Edinburgh.

In a nod to Guernsey's traditional witches' seats – found on chimneys around the island, First Officer Mason Powell and Senior Cabin Crew Jess Le Page selected an aircraft passenger seat at random, hiding a witch's hat and broom on it for the day. Mason and Jess were then on hand to personally welcome the winner on board and present them with their prize as they took their seat.

Congratulations to the winner, we certainly enjoyed treating one of our passengers with this spooktacular reward.

And who knows, you too could be the lucky winner of a special prize on a future Aurigny flight. Watch this space, or your seat!

# AURIGNY BEHIND THE SCENES



# MEET THE VOICE OF AURIGNY

As you sit back to enjoy your flight, there is one voice that will guide you through everything you need to know, that of Sam Bellis, IT Support Assistant at Aurigny and our very own voice of Aurigny.

Sam is the narrator for all our passenger announcements, as well as the safety video you hear whilst flying on the Dornier. You may even be listening to Sam now as you read this issue of En Voyage.

To find out more about Sam's starring role, we caught up with him to put a face behind the voice.

## How did you come to be the voice of Aurigny?

Aurigny needed a new safety video for the Dornier, which is played to all passengers via audio as the aircraft type does not require a cabin crew member. We're a small team here at Aurigny so news travels fast and I offered to help because of my media background.

I provided the audio and it's also me you see walking up the steps to the aircraft in the video.

Before I joined Aurigny for the second time in 2020 I read the news on Island FM, so passengers may recognise my voice from there, and prior to that I worked at the Guernsey Press. I actually worked at Aurigny back in 2016 as a Flight Dispatcher.

## What made you apply for the role in IT at Aurigny?

After I left Island FM, I travelled to Canada but due to Covid had to return home. I was actually sitting in Gatwick Airport when I saw the ad for the IT role. I've always loved tinkering with things and building computers so I thought why not, I applied, and the rest is history.

## How do you fit in the recordings around your IT responsibilities?

It actually doesn't take very long to do the recordings. When I'm recording I come in early, around

5am, so there's no background noise. I have a small microphone at my desk and that's where I do it. It usually takes around an hour and a half.

## If you could be the voice of anything, what would it be?

I would love to do voiceover work for nature documentaries. I think that would be really interesting.

## Is there anything else you'd like to tell us about voicing Aurigny's announcements?

Recently my voice was recognised while I was having my hair cut! My hairdresser remarked that he recognised my voice, so I asked him if he had flown recently. It turned out he'd flown Aurigny, so I explained that I am the voice on all the passenger announcements.

Thanks to Sam for lending his fabulous voice to Aurigny!

# CAPTAIN PHIL IS 'ABSOLUTELY FANTASTIC'

Our very own Captain Phil Sarl received high praise indeed recently with a passenger turning to Facebook to thank the Aurigny pilot for his incredible kindness and professionalism as he helped her deal with her fear of flying.

Captain Phil piloted the passenger on her flight to and from Alderney two years in a row and, according to the feedback, was 'absolutely fantastic'.

Approximately 40% of the population have a fear of flying, which when you look around an aircraft, is a large proportion of the passengers on any one flight.

For this particular passenger, her severe phobia causes serious effects on both her physical and mental health but she perseveres once a year to watch her husband in the Alderney hill climb, necessitating a round-trip flight.

Each time Captain Phil flew her and took the time to chat before the flight took off and once it landed. Captain Phil reassured her and made her feel as comfortable as possible, leading the passenger to comment 'I could not be more grateful for him'.

If you have a fear of flying, please let one of our team know, they're here for your comfort and safety.



# OUR FLEET

Aurigny has a fleet of five fuel-efficient ATR aircraft and two next Generation Dornier 228s.

The aircraft are suited to our regional network.

Did you know? Some of our aircraft registrations have a special meaning to us; for example, G-PEMB is named after Pembroke Bay in Guernsey.



**ATR 72-600**  
**NUMBER IN FLEET** 5  
**BUILT** Toulouse, France  
**ENGINES** 2 x Pratt & Whitney PW-127 M Turboprops  
**MAXIMUM SPEED** 276 knots (318 mph)  
**PASSENGERS CARRIED** 72  
**RANGE** 1,023 miles (1,646 km)



**Dornier 228NG**  
**NUMBER IN FLEET** 2  
**BUILT** Oberpfaffenhofen, Germany  
**ENGINES** 2 x Garrett TPE331-10 Turboprops  
**MAXIMUM SPEED** 223 knots (257 mph)  
**PASSENGERS CARRIED** 19  
**RANGE** 350 miles (563 km)



**1968**  
Founded



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



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



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



**1**  
FA Cup  
Flown to Guernsey on 19th August 2016



**7**  
Aircraft



**1**  
Birth on board  
Between Alderney and Guernsey



**1**  
In-flight marriage



**2019**  
Ranked best short-haul airline by Which?



**300**  
Staff



## AURIGNY GUERNSEY'S AIRLINE

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

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

## OUR DESTINATIONS

### FROM GUERNSEY

- ALDERNEY
- BIRMINGHAM
- BRISTOL
- DUBLIN\*
- EDINBURGH
- GRENOBLE\*
- LEEDS BRADFORD\*
- LONDON CITY
- LONDON GATWICK
- MANCHESTER
- SOUTHAMPTON
- PARIS CDG

### FROM ALDERNEY

- GUERNSEY
- SOUTHAMPTON

A selection of European summer sun routes will be available in 2025, soon. Visit [Aurigny.com](http://Aurigny.com) for more details

\*Denotes seasonal route



# SAFETY FIRST

## HAND BAGGAGE

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

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

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

## SMOKING

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

## FOOD ALLERGIES

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

## TRAVELLING WITH INFANTS AND CHILDREN

Infants under the age of 2 need to be secured whenever the seatbelt sign is on, this can be achieved through the use of a seatbelt loop provided by the airline to secure the infant on an adult's lap. A child

over the age of 2 must be secured in their own seat to ensure their safety in the event of an emergency landing or turbulence.

## ELECTRONIC DEVICES\*

### HANDHELD DEVICES WITH A 'FLIGHT SAFE' MODE

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

### LAPTOPS, ULTRABOOKS AND NOTEBOOKS

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

### 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:

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

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

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

### OFFENCES AND OTHER ACTS COMMITTED ON BOARD AIRCRAFT:

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

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

### OFFENCES TO AVOID:



Assaulting, intimidating, threatening a crew member or passenger



Refusing to follow instructions from the crew



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



Engaging in or displaying any indecent or lewd behaviour



Smoking anywhere on board, including in the lavatories



Tampering with the smoke detectors



Using a portable electronic device when not permitted to do so



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



**COBO**  
GASTRO PUB  
REAL ALES  
SUNSETS

The  
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01481 252778  
www.therocky.gg  
info@therocky.gg

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COCKTAILS  
LOBSTER

**LA REUNION**  
RESTAURANT

01481 255600  
www.lareunion.gg  
dine@lareunion.gg

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Guernsey GY5 7HB



ST PETER PORT  
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ESTD 1887  
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theimperial.gg

Roquaine Bay, Torteval,  
Guernsey GY8 0PS

Chris George



**GUERNSEY**

# Beach Guide



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

## LA JAONNEUSE

The little bay of La Jaonneuse is perhaps the best-kept secret on the North Coast. Admittedly, there aren't all that many secrets on the North Coast. But nonetheless, it's both a lovely spot and one that a surprising number of locals do not know exists.

At low tide, the rocks strewn across the shoreline make it difficult to get into the water, but at high tide it's a great place to swim. This tidal differential, coupled with the soft, deep sand and the semi-circular shape of the bay, makes La Jaonneuse a kind of 'Port Soif of the North' – very similar to Port Soif, only quieter (and in the north).

La Jaonneuse is also, in all probability, the favoured seaside haunt of the protagonist in *The Book of Ebenezer Le Page*, the fictional memoirs of a lovably eccentric Guernseyman. Ebenezer calls the beach he frequents 'La Petite Greve', which doesn't exist on any map, but his description and the rough location would seem to fit La Jaonneuse.

This is where Ebenezer comes to go fishing, wait on the rocks while his friends and family bathe (for

he never swam in the sea himself) and, in his later winters, sit and stare at the white horses that race into the bay.

La Jaonneuse is also a good base from which to explore the far north of the island on foot. The bay backs onto L'Ancrese Common, scenic home to a number of menhirs and dolmens (Neolithic burial chambers), including La Varde Dolmen, Guernsey's largest. It's easy to get lost in the mists of time

while poking around these hives of prehistory, but you may need to mind your head – in the modern era the common is used, somewhat less romantically, as an 18-hole golf course.

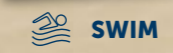
*Taken from Guernsey Beach Guide*

**Best Feature:** Compared with some of the other beaches in this part of the island, La Jaonneuse is wonderfully peaceful.



**NORTH COAST**

**WHAT'S THERE ?**



**DOGS ON BEACHES**

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

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ABOVE L-R: GUERNSEY’S TREE OF JOY ©GUERNSEY PRESS. RIGHT: THE TALLEST CHRISTMAS TREE IN EUROPE, LISBON ©SHUTTERSTOCK.



## REACH FOR THE STARS

Guernsey’s Tree of Joy was first put up in 2005. As it celebrates its 20th year of shining brightly on the Weighbridge roundabout, Amanda Eulenkamp takes a look at its history, plus some other bright examples.

Guernsey may be small but its Tree of Joy is believed to be the tallest light tree in Europe. Standing at an impressive 32m above the Weighbridge roundabout, with around one kilometre of light cables, it can be seen from the air and has become a famous local symbol of Christmas. The star at the top is more than 2.5m wide and weighs 60kg.

It is the focal point of the Rotary Club of Guernsey Tree of Joy present-giving campaign, which is celebrating its 30th anniversary this year.

In 1994, Rotarian Jerry Girard brought the concept back to Guernsey, having witnessed something similar in Sydney, run by a local Rotary Club in Pittwater. To publicise the new present-giving campaign, a large decorated Christmas tree was put on the roundabout – but putting it up was not without its challenges, and the fire bridge and the Hash House Harriers were on hand to help.

Following the erection of the mast in 2005, it was no longer

possible to put a real tree on the roundabout, and so the strings of lights were added. Each year, Rotary invites someone to place the star on the top of the mast; 2024 was the turn of the Chief Minister, Lyndon Trott, in recognition of his long service as a politician in Guernsey.

The names and ages of children who are deserving of a present are given to the club by various agencies; these are put on a gift tag, along with a suggested present, and are distributed by Rotary members to various locations across Guernsey so that members of the public can take a tag, purchase a present, return it and then it is distributed by the Rotary Club members.

It is estimated that since the scheme started, more than 15,000 local children have opened a present on Christmas morning that they otherwise would not have received. Wayne Bulpitt, chair of the Rotary community services committee said: ‘Surely there can be no better example of the spirit of giving at Christmas, than imagining the smile on a child’s face as they open that unexpected present on Christmas morning.’

The lights are supported by sponsors Butterfield, PwC and Savills.

### EDINBURGH

The Scottish capital is home to the LNER Big Wheel, which will tower above the city skyline at 46m tall until Saturday 4 January.

Located in East Princes Street Gardens, the LNER Big Wheel will provide passengers in its 36 weather-proof pods with not only a unique perspective of the city, but also information from a specially recorded soundtrack on the key landmarks and attractions visible.

Last year, more than 210,000 visitors enjoyed the stunning winter views of the capital and the sparkling evening illuminations. See [edwinterfest.com/edinburgh-christmas/whats-on/big-wheel](http://edwinterfest.com/edinburgh-christmas/whats-on/big-wheel).

### LISBON

Lisbon lays claim to having the tallest Christmas tree in Europe – it has reached a record-breaking 76m in past years. The artificial tree is a lit-up affair that is illuminated by a colour light show. Visit Lisbon at Christmas for its glowing decorations along avenues and in major squares – it takes more than 2,000,000 bulbs to transform the city!

Local traditions include eating bacalhau, or salt cod, on Christmas Eve, and Bolo de Reis, or King Cake, the Portuguese version of Christmas pudding which comes stuffed with nuts and candied fruits.

# LA LONGUE VEILLE AND SERVEILLE



TAKING PLACE ON 23 AND 24 DECEMBER RESPECTIVELY, THESE CHRISTMAS FESTIVALS HAD A SPECIAL PLACE IN LOCAL FAMILIES' LIVES...

La Longue Veille was a festival that took place on 23 December when a special feast was prepared, consisting of Guernsey biscuits, cheese, galettes and mulled wine.

During the long winter evenings, neighbours were in the habit of meeting at each other's houses in turn, and while the matrons took their places on the 'lit de fouaille' (a bed made of grass or rushes), and the elderly men occupied the stools set in the deeper recess of the chimney, the young folk would gather together and sing songs, tell stories, and often knit.

By working together under one roof, there were savings to be made of fuel and oil. The gatherings were called 'veillés' or 'vielles'.

While wares made were brought into Town for sale on Saturdays, there was a special fair the day before Christmas. The night prior to that (23 December) was when folk would prepare and pack up their articles, and, being the end of the year, there was a feast.

Although the manufacture of woollen goods as a staple article of trade has ended, and the social 'veillés' are no longer kept up, 'la longue veille', or the evening of 23 December, is still observed as an occasion for family gatherings in many Guernsey households.

Mulled wine, highly spiced and sweetened, and always drunk out of coffee cups, with mild cheese and a peculiar sort of biscuit — called emphatically 'Guernsey biscuit' — is considered quite indispensable on this evening. It may have been that the restraint imposed by the Puritan clergy on all convivial meetings connected in any way with religious observances, caused this occasion for rejoicing to be more highly appreciated than it would otherwise have been, and to replace in some degree the usual festivities of the season.

The next day, Christmas Eve, is called the 'surveillance' (or Serveille), and Town on that day was flocked with pleasure-seekers, buying and eating chestnuts and oranges.

According to Edgar MacCulloch's *Guernsey Folk Lore*, Guernsey folk also believed that on Serveille all cattle knelt at midnight in remembrance of the manger at Bethlehem. It is also said that, on the same night, and at the same hour, all water turns to wine.

Before grates and sea-coal became so common, it was usual to reserve a large log of wood to be burned on the hearth at Christmas. This was called 'le tronquet de Noel'.

In the neighbouring island of Alderney, one of the favourite diversions in the merry meetings at this festive season was the assuming of various disguises. Porphyrius, a native of Tyre, and a disciple of Longinus in the year 223 speaks of the 'Feast of Mithras, or the Sun, where men were in the habit of disguising themselves as all sorts of animals—lions, lionesses, crows'; and St. Sampson, on his second visit to Jersey, gave gilded medals to the children on condition that they stayed away from these fêtes.

With thanks to the Priaulx Library.

Louisa Lane Clarke, in her *Folk Lore of 1880*, wrote of St Thomas' Eve: '... the Guernsey Hallowe'en, which is not on the Eve of All Saints as it ought to be, but on the 21st December, St Thomas' Day. It is kept much after the Scotch fashion, and it is a famous night for spells and visions, and unpleasant adventures with evil spirits. Men returning from their work in the evening have walked, and walked, and walked, always seeming to be near home, and never getting to their own door, till they have suddenly made a full stop, rubbed their eyes, and found themselves at Torteval or Rocquaine; or if it was a Torteval man, he has stumbled over the Roc du Guet at the Câtel.

Sometimes a great black dog will run rudely at a man and knock him down. Sometimes a white rabbit will go hopping before him till he is crazed with fear. People do not like, on either the Surveil de Noel [Christmas Eve] or le Jour de St Thomas, to wander about after dark. Nevertheless, the latter is a favourite day with young men and maidens; for then they perform all kinds of spells to find out who loves them, or pour vé ki ki sera son homme, 'who is to be their husband'.

IMAGE ©SHUTTERSTOCK.



## SEASON'S GREETINGS

Sending greetings cards at Christmas has long been a tradition; and as usual, Guernsey Post's philatelic bureau has issued a new set for 2024.

Depicting Christmas snowmen at well-known locations across Guernsey and Alderney, the light-hearted set of Guernsey stamps were created by local artist Caroline Veron, while Penny Dawes created the Alderney ones.

The Guernsey ones feature a delightful snowman and snow child who have come to life to enjoy some of the wonderful scenery that the island has to offer. The Alderney ones follow the adventures of a jolly snowman on his travels across the island where he meets one of Alderney's iconic species, the blonde hedgehog and – in a nod to the island's ancient folklore – mythical creatures too.

'These wonderful Christmas stamps are sure to put a smile on people's faces and we're delighted to see so many locations across the islands in all their festive glory,' said Bridget Yabsley, Guernsey Post's Head of Philatelic.



# WHAT'S ON IN THE BAILIWICK?

BOXING DAY SWIM. IMAGES ©GUERNSEY PRESS

**CASTLE CORNET**  
St Peter Port, GY1 1AU / Tel: 01481 221657  
OPEN DAILY 20 MAR - 3 NOV / 10.00 - 17.00

**FORT GREY SHIPWRECK MUSEUM**  
St Peters, GY7 9BY / Tel: 01481 265036  
OPEN DAILY 20 MAR - 3 NOV / 10.00 - 16.30



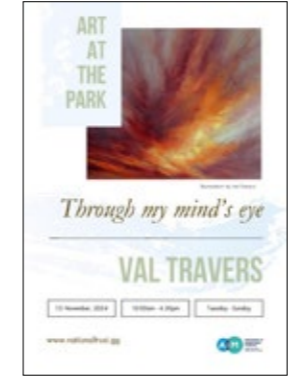
# GUERNSEY MUSEUMS AND CASTLES



**GERMAN NAVAL SIGNALS HQ**  
St Peter Port, GY1 1SN / Tel: 01481 226518  
OPEN DAILY 20 MAR - 3 NOV / 10.30 - 15.00

**GUERNSEY MUSEUM AT CANDIE**  
St Peter Port, GY1 1UG / Tel: 01481 226518  
OPEN DAILY 26 JAN - 31 DEC / 10.00 - 17.00  
(closes at 16.00 26 Jan - 24 Mar & 3 Nov - 31 Dec)

15 November – 20 December  
**ART AT THE PARK – 'THROUGH MY MIND'S EYE'**



Val Travers' 'Through My Mind's Eye' exhibition runs from 10am until 4.30pm daily (2pm on final day). Painting has played a major part in Val's life for more than 30 years, and seascapes features strongly in her work. Apart from her love of the sea, her subjects also include landscapes, floral art and abstract. She works in oil, acrylic, watercolour, pastel and mixed media.



Free entry, accessible friendly. The exhibition is part of the National Trust's Christmas Shop opening – please note that the museum itself is closed. Head to Saumarez Park. The National Trust's Christmas Courtyard marked is on Monday 9 December between 5pm and 8pm.

14 December  
**GUERNSEY CHRISTMAS TRACTOR RUN**  
Enjoy the magic, twinkling tractor cavalcade as it makes its way around the island. For route and timings, see [visitguernsey.com/experiences/events/Guernsey-christmas-tractor-run/](http://visitguernsey.com/experiences/events/Guernsey-christmas-tractor-run/)



26 December  
**BOXING DAY SWIM**  
Join thousands of islanders as they brave the cold and take a dip in the sea at Cobo, an annual event that raises funds towards the upkeep of the Guernsey Cheshire Home. Starts 11am.


28 February – 1 March 2025  
**GUERNSEY RALLY**  
A closed road rally takes place on Friday 28 February (evening rally stages) and Saturday 1 March (all daytime) stages in lanes around the island. There is a total of six rally stages (two on Friday, four on Saturday), with each stage being run four times. See [visitguernsey.com/experiences/events/guernsey-rally/](http://visitguernsey.com/experiences/events/guernsey-rally/)

6 – 8 December  
**GUERNSEY INTERNATIONAL 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. Full information at [bdsassociation.com/guernsey-championship](http://bdsassociation.com/guernsey-championship)

9 May 2025  
**80TH LIBERATION DAY**  
Book now to be part of the most important day in Guernsey's calendar and commemorate the islands' freedom from the German Occupation during World War II. See [liberationday.gg](http://liberationday.gg) for further information.

**Four great attractions for all the family to enjoy in 2024**  
Visit us today and discover how our island heritage comes to life with museums and art galleries, themed exhibitions, historic castles & forts, special events, living history, family activities and much more.

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

 [www.museums.gov.gg](http://www.museums.gov.gg)  
[www.facebook.com/guernseymuseums](https://www.facebook.com/guernseymuseums)  
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CASTLE OF LIGHT, EDINBURGH CASTLE. ALL IMAGES THIS PAGE ©SHUTTERSTOCK



GM RINGWAY



## EDINBURGH

Until 30 December

### CHRISTMAS AT THE BOTANICS

Created by award-winning, internationally acclaimed light trail producers, Christmas at the Botanics has everything for an unforgettable time, including a magical glimpse of Father Christmas along the way. Discover flickering candles, batons of colour-changing light dancing in time, and grab a seasonal snack from one of the hand-picked street food vendors.

See [rg.live/events/christmas-at-the-botanics](http://rg.live/events/christmas-at-the-botanics)

Until 4 January (selected dates only)

### CASTLE OF LIGHT, EDINBURGH CASTLE

Discover the castle after dark, see Edinburgh's stories brought to life on the castle walls and enjoy one of Scotland's largest projection shows. The event takes place outdoors and there is no visitor access to interior areas of the castle, excluding an indoor catering area.

Check out times, dates and availability at [edinburghcastle.scot/whats-on/castle-of-light](http://edinburghcastle.scot/whats-on/castle-of-light)

## LONDON

Until 3 January

### LONDON BY NIGHT CHRISTMAS LIGHTS TOUR

See iconic landmarks, glittering lights and shop windows on an open-top bus tour led by an expert



LONDON BY NIGHT CHRISTMAS LIGHTS TOUR

guide. Take in Trafalgar Square, Piccadilly Circus, The Strand and Aldwych, plus the London Eye, Tower Bridge and world-famous Christmas lights and extravagant window displays on Regent Street.

See [visitlondon.com/things-to-do/sightseeing/sightseeing-tours/christmas-tours](http://visitlondon.com/things-to-do/sightseeing/sightseeing-tours/christmas-tours) for information on the above and other Christmas tours.

29 January (and dates each side)

### CHINESE NEW YEAR 2025 – THE YEAR OF THE SNAKE

Enjoy an annual parade, live performances and festivals to celebrate the Year of the Snake.

Find foodies treats in Chinatown and family-friendly entertainment in Leicester Square. Or head to the National Gallery, just off Trafalgar Square, to enjoy family activities and see colourful costume displays.

Check out [visitlondon.com/things-to-do/whats-on/chinese-new-year](http://visitlondon.com/things-to-do/whats-on/chinese-new-year) or follow #CNYLondon on social media for more information.

Until end of March 2025

(dates correct at time of printing)

### THE PADDINGTON BEAR EXPERIENCE, COUNTY HALL



Help the Brown family prepare for a very special occasion. This multi-sensory, immersive and interactive walkthrough experience is spread across 26,000 sq ft and incorporates some of the most iconic locations from the Paddington stories, including Windsor Gardens.

Check out [paddingtonbearexperience.com](http://paddingtonbearexperience.com) for ticket prices and further information.

## WHAT'S ON NEAR MANCHESTER?

### MANCHESTER

15 November – 1 January

#### LANTERNS AND LIGHT AT CHESTER ZOO

Walk among an illuminated trail of spectacular scenes and breathtaking displays, full of festivity.

The reimagined winter trail is even longer, filled with brand new animal puppets. For the first time, the trail is also open on New Year's Day.

For information and tickets, see [chesterzoo.org/lanterns-and-light/](http://chesterzoo.org/lanterns-and-light/)

16 November – 23 December

#### YULETIDE: A GLITTERING WINTER GARDEN ADVENTURE AT TATTON PARK GARDENS

Fall into a world of folklore, festive tradition and rituals as the characters and creatures from winter myths and stories come to life.

Roast marshmallows around the campfire, while listening to enchanted stories told of festive folklore. Enjoy live music before embarking on the adventure that is The Glittering Trail.

For information and tickets, see [yuletide.org.uk](http://yuletide.org.uk)

### WANTING SOME FRESH AIR AND TO ESCAPE THE HUBBUB?

Then why not head to the GM Ringway – Greater Manchester's walking trail? Designed around existing footpaths, parks and open-access land, the GM Ringway connects visitors and residents with the city's rich natural and cultural heritage.

All stages of the 200-mile route can easily be accessed by public transport.

The trail takes in a wide variety of landscapes, and passes more than 40 Grade I and II-listed building, including Bramhall Hall in Stockport and Haigh Hall in Wigan; 13 accredited museums, such as the Imperial War Museum in Trafford, and 14 ancient monuments including Blackstone Edge Roman Road in Rochdale. Walkers can also enjoy 57 conservation areas, nine sites of special scientific interest, 18 local nature reserves and part of the Peak District National Park.

To plan your walk(s) see [gmringway.org](http://gmringway.org)





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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.

**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.



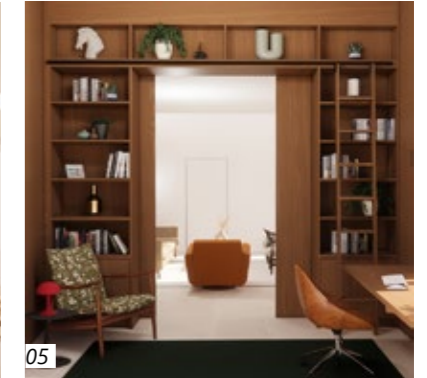
**02 Pres de Sable (Winner, Guernsey Design Awards)**  
A traditional Guernsey home reimagined, transforming a cramped, gloomy cottage into a vibrant, flexible space full of subtle details and eye-catching moments, including a vintage '60s kitchen.



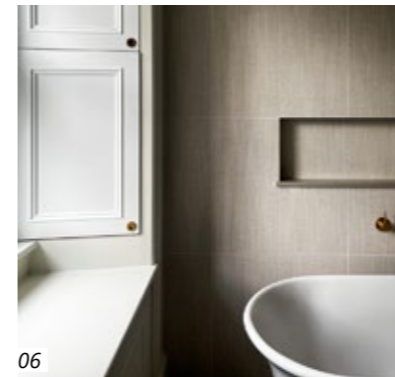
**03 Murata (Winner, Property & Construction Awards)**  
A breathtaking transformation fusing incisive contemporary aesthetics with historic authenticity, creating a comfortable and contemporary indoor/outdoor entertaining space with exquisite detailing.



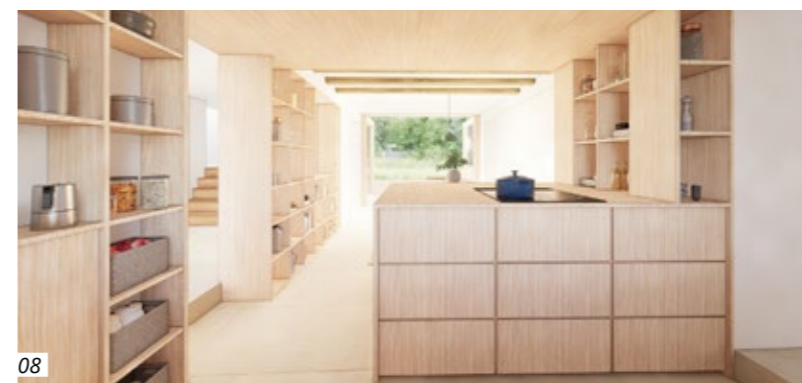
**04 The West Coast Farmhouse (on site)**  
Recapturing the history of this Castel farmhouse while introducing a contemporary extension that wraps around the palm tree at the heart of the walled garden.



**05 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 like this one.



**06 The Manor House (recently completed)**  
Our comprehensive renovation and extension of this traditional Guernsey manor house is now complete, with exceptional results.



**07 The Nature House (concept)**  
Our design replaces a tired bungalow with a striking and sustainable contemporary home that reflects and supports the owners' connection to the land.

**08 The Cassette Kitchen (in development)**  
An inventive new kitchen and dining area for a protected 17th-century farmhouse. Inspired by Asian street-food culture, the 'cassette' will appear to have been slid into place from the garden.

**09 Rosso (on site)**  
A new look for this much-loved local restaurant and bar, featuring newly exposed granite and brickwork.







ABOVE: ST SAVIOUR'S RESERVOIR ©GUERNSEY PRESS



ABOVE: LES VARDES QUARRY NATURE WALK ©PETER FRANKLAND. BELOW: SILBE NATURE RESERVE ©ISLANDFAMILIES.

# WINTER WALKS FOR ALL THE FAMILY

WITH WINTER COMES THE CHANCE TO ENJOY THE CRISP, FRESH AIR, AND GUERNSEY OFFERS A VARIETY OF BEAUTIFUL SCENIC ROUTES THAT ARE PERFECT FOR FAMILY EXPLORATIONS. FROM GENTLE PATHS FOR TODDLERS TO MORE ADVENTUROUS TRAILS, THESE WALKS HIGHLIGHT THE BEAUTY OF THE BAILLIWICK'S DIVERSE LANDSCAPE. NATALIE HENRY FROM ISLANDFAMILIES SHARES SOME OF THE BEST.

## ST SAVIOUR'S RESERVOIR MILLENNIUM WALK

This popular walk is one of our favourite family-friendly destinations. It circles the reservoir, providing stunning water views while being an easy, relaxing walk for families with children of all ages. The well-maintained path is easily navigated by toddlers (though can be a little muddy when wet) but do watch out for tree roots as you go. The walk offers children a chance to learn about the island's water system while spotting ducks and other birds near the water's edge. When you're done, why not head down to Vistas at Vazon Bay for a hot drink and a stroll along the beach?

*Not suitable for buggies but easily navigated with a baby carrier.*

**Distance:** 1.7-mile round trip

**Time:** 45-60 mins

## SILBE NATURE RESERVE

Another firm favourite in the IslandFamilies household is Silbe Nature Reserve. In contrast to the reservoir, it's far less popular; a hidden gem of a walk where several footpaths run through the picturesque valley. Little ones can explore the diverse woodland and enjoy the stream running through

the centre. We love this walk all year round but there's something particularly fun when it's a little damp and overgrown. As you leave, swing by nearby Guernsey Golden Goats and feed the nanny goats for £1 or purchase some of their tasty cheese.

*Again, not suitable for buggies. We've done it with a baby carrier, just be mindful of some steep areas and uneven ground.*

**Distance:** 1-mile loop

**Time:** 30-45 mins

## LES VARDES QUARRY NATURE WALK

If your youngsters are enamoured with diggers, tractors or big machines in general, Les Vardes Quarry Nature Walk is the one for you. The trail circumnavigates the 200-year-old working quarry boasting incredible views of the work, a fascinating sight to behold. The paths are mostly flat with some rocky areas and gentle inclines so sturdy footwear is probably best. The walk's punctuated by an Animal Adventure Trail of wooden sculptures depicting your favourite Wind in the Willows characters and a beautiful whispering bench, and finishes in a grassy patch with a picnic bench and amazing views across the north of the island. If you visit when the quarry is open, you might be lucky enough to catch the big blue tractors picking up their load.

*Not pushchair friendly but we have done it with a baby carrier and a toddler on shoulders.*

**Distance:** 1.5 miles

**Time:** 45-60 minutes

## PORT SOIF NATURE TRAIL

If you've got little people who won't/can't walk too far or you don't fancy walking with a baby carrier, Port Soif Nature Trail is perfect. Designed with the needs of disabled people in mind, the trail is flat, gravelled, and well maintained. The trail winds around the football fields at La Mare, past a pond and small marshland – an important conservation area and fantastic starter walk for younger explorers. If you're looking for something a little longer, wander the Portinfer Dunes Nature Reserve behind it – small people will love clambering on the pebble beach and climbing on the pier.

*Buggy friendly.*

**Distance:** 1.1 miles

**Time:** 45-60 minutes

## HERM ISLAND

Don't forget that the boat service to Herm Island continues all year round, though less frequently and dependent on the weather in winter. If you head south and tackle the coastal cliff paths first,

you'll enjoy amazing vistas of the Bailiwick and France before passing Belvoir Bay and on to gorgeous Shell Beach. It can take a few hours to make your way around the whole island but once you wrap back towards the harbour you can stop at the Mermaid for a well-deserved pint and hot food.



*IslandFamilies is a vibrant hub of information, and home to the popular Community Club, helping families get most out of life in the Bailiwick. Visit islandfamilies.com for more information on things to do, places to go, and money to be saved along the way.*

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Helping build a better Guernsey

MONDAY TO SATURDAY | WE DELIVER



# HAVE A HAPPY HEALTHY CHRISTMAS

BY BRONWEN DUDLEY-OWEN OF GUERNSEY MEDISPA



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

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

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

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

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

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

This procedure can be performed in less than an hour, and you can immediately resume your normal

activities. The only downside is that you might have to buy lots of clothes in a smaller size!

It is also important to have the right attitude if you want to get in shape. It's essential to set clear and achievable goals. Whether you aim to lose a few pounds, maintain your current weight, or simply stay active, having a goal in mind will help you stay motivated throughout. Plan your exercise and treatment routine in advance and make it a non-negotiable part of your day. Christmas is all about spending time with loved ones, so why not organise family walks or bike rides? That way you can stay fit and create holiday memories together.

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

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

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

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

*Guernsey Medispa has the only EmSculpt Neo machine in Guernsey.*

*If you would like more information or you would like to book a consultation, please call us on 01481 720606 or visit [www.guernseymedispa.com](http://www.guernseymedispa.com)*

# EMBRACE THE HOLIDAY SPIRIT

By Amanda Eulenkamp

## INTRODUCING THE WRITERS



Jessica Guiney



Rupert Diggins

JUST ONE FOR THE ROAD

Whether you're reading this in the often hectic run-up to Christmas, with visits to family and friends high on the agenda, or chilling in January with the New Year vibes still buzzing, it's time to embrace the holiday spirit.

Boxing Day TV adverts used to be littered with ideas, inspirations and great deals for your summer holidays – but nowadays, holidays are spread throughout the year, with minibreaks interspersed with longer 'fly'n'flop'-style holidays for sun seekers, or adventurous treks for those seeking an adrenaline-filled vacation.

If you're looking for inspiration for your next holiday, check out page 55 where we dip into some of the highlights of National Geographic's list of top destinations for 2025. From Cenobotic monasteries in Italy to the beaches of Barbados; from the awe-inspiring Drakensberg mountains in the Kwazulu-Natal

to the temples of Bangkok, the list is truly inspirational and will, I guarantee, get your holiday juices bubbling up. The destinations on page all have flight connections from Gatwick, so what are you waiting for?

Nearer to home, we explore the Cotswolds in 48 hours (page 56) which is easily reachable from Bristol Airport; or, if you're in the Birmingham area, it's only a slightly longer drive. Quintessential honey-coloured buildings are iconic in this area, and Jessica Guiney takes us to several towns and villages that boast these chocolate-box delights.

With Aurigny flying regularly to Edinburgh, we've shone a spotlight on Scotland; renowned travel blogger Rupert Diggins is our guide to the west coast and islands, while one of our En Voyage designers, Peter Wilson, shares his spectacular railway journey with us. Our Scotland feature starts on page 47.

The north-west of England is served by Aurigny's regular Manchester flights – there is so much to do in the area from shopping (try the Trafford Centre or why not head to Chester?) to exploring the lakes and mountains of the Lake District. Pages 42 – 43 should inspire you.

And finally, why not combine some fire and ice? Saunas have really grown in popularity over recent years. When Treina Hartell from Adrift Alderney contacted me to suggest a feature on the seaside saunas of Guernsey and Alderney, I couldn't refuse... and she inspired me to write about Finland, Sweden and Norway, countries that we instantly connect with saunas.

Settle back, enjoy this section, and maybe start booking your next getaway...

Happy holidays.



# FIRE AND ICE

ABOVE L-R: PARADICE, SOGNEFJORD. ©ISTOCKPHOTO;  
OSLO - BERGEN TRAIN; STAVANGER OLD TOWN; FLOATING SAUNA, OSLO. ©SHUTTERSTOCK.

**FINLAND HAS MORE SAUNAS PER CAPITA THAN ANY OTHER COUNTRY IN THE WORLD (BETWEEN TWO AND THREE MILLION AND COUNTING). SWEDEN HAS AROUND 300,000 ACROSS THE COUNTRY, WHILE NORWAY ALSO HAS ITS FAIR SHARE. WITH REGULAR FLIGHTS FROM GATWICK, WHY NOT HEAD NORTH TO EXPERIENCE ALL THESE COUNTRIES HAVE TO OFFER?**

Sauna culture is alive and kicking. In Finland, for example, you'll find saunas in homes and offices, hotels and countryside cabins – estimates are that there are 1.8 saunas for each person in the country!

Sweden's saunas tend to be au naturel... while new, super-cool saunas are popping up all around Norway.

But there's more than steamy heat in all three destinations, so, pack your bathers (and some other clothes!) for an unforgettable holiday...

## NORWAY

There are flights from Gatwick to Oslo, Bergen, Stavanger and Trondheim, so it is easy to combine a city break with seeing beautiful waterfalls and glaciers, and, of course, the iconic fjords.

**Oslo** is not only the capital of Norway but also its biggest city, so it's not surprising that there is plenty to see and do. Urban sauna culture

has taken Oslo by storm, and the harbour promenade, right in the heart of the city, now boasts several options for sauna sessions followed by refreshing dips in the fjord.

Purchase the Oslo Pass (available in the app or at several sale points in the city) for free entry to 30 museums and sights in the city. You'll also get unlimited travel on the public transport system throughout Oslo and the immediate surroundings – hop on and off any tram, subway, bus or public ferry. See [visitoslo.com/en/activities-and-attractions/oslo-pass/](http://visitoslo.com/en/activities-and-attractions/oslo-pass/) for full information.

Visit Akershus Fortress to discover Oslo's history. There are guided tours in English at 12pm and 2pm on Saturdays and Sundays.

Don't miss the Fram Museum – The Polar Exploration Museum, where you can learn about polar expedition and see Fram, the strongest wooden ship ever built that still holds the records for

sailing farthest north and farthest south. Try the polar simulator where you can experience the cold and the dangers of polar expeditions more than 100 years ago.

The Nobel Peace Center is a one-of-a-kind museum with inspiring stories of the Nobel Peace Prize. The Norsk Folkemuseum, the Norwegian Museum of Cultural History, is one of the world's largest open-air museums, and shows how people have been living in Norway since the 16th century until the present day.

**Bergen** is the second largest city in Norway, and is nicknamed 'the heart of the fjords'. With its houses clinging to the hillside and its cobbled streets with cosy cafes and charming wooden homes on both sides, it's difficult to resist its historic charm.

The UNESCO World Heritage site Bryggen, a Hanseatic wharf, is a glorious remnant from when Bergen was a key centre for trade

between Norway and Europe. Now, it houses a museum, shops, galleries and restaurants.

*National Geographic* magazine once said: 'You haven't seen the fjords until you've seen them in winter'.

The famous Fjord Tours Norway in a Nutshell® trip is the best way to get close to nature and witness the legendary Norwegian landscape.

This tour takes in northern Europe's highest railway, the Bergen Railway, as well as the spectacular Flåm Railway.

The Bergen Railway is a seven-hour trip between Oslo and Bergen. With almost 500km of railway, you'll discover forested valleys, stunning fjords, and northern Europe's largest mountain plateau, Hardangervidda.

The Flåm Railway has been described as one of the most beautiful train journeys in the world and is one of the leading tourist attractions in Norway. It is one of the steepest standard gauge railway lines in the world, with 80% of the journey running on a gradient of 5.5%. The journey starts at sea level at the Sognefjord in Flåm and ends

at the Myrdal mountain station, some 867 metres above sea level. Myrdal is also a station on the Bergen Line, meaning connections are available with trains running between Oslo and Bergen.

The tour also takes in the Nærøfjord (on UNESCO's World Heritage list) and the incredibly steep Stalheimskleiva road.

A one-way or round trip, for one day or more, the tour is available daily all year round. You can also personalise it with activities and overnight stays.

Check out [visitnorway.com/plan-your-trip/partner/fjord-tours/](http://visitnorway.com/plan-your-trip/partner/fjord-tours/) for full information.

**Stavanger** in the north boasts historic wharf houses among other charms. Browse the shops and cafes in Øvre Holmegate, a street painted in all the colours of the rainbow and one of the major attractions in Stavanger.

Foodies will love Stavanger, as it is home to some of Norway's finest restaurants. Visit during the Gladmat food festival, held over four days, usually at the end of June.

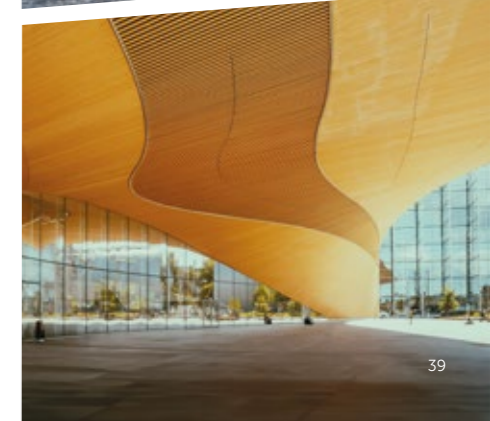
If you're craving some fresh seafood, then the fish market Fisketorget is the place to go, while you can also opt for the perfectly prepared catch of the day in the adjoining restaurant.

Take the opportunity to explore the evergreen islands in the northern part of the region, or check out the unique moonstone landscape in the Magma UNESCO Global Geopark in the south.

**Trondheim** is another top destination for foodies, and can show off no fewer than three stars in the Michelin guide.

Rent a bike to get around Norway's leading cycling city. Bakklandet – across the Nidelva river from the city centre – has the world's first bicycle lift, which every year transports 20,000 – 30,000 cyclists up the steep slope from near the Old Town Bridge to near the historic fortress.

Now one of Trondheim's major tourist attractions, it's free to use and instructions in English are posted at the bottom.



ABOVE L-R: OLD TOWN, STOCKHOLM. ©ISTOCKPHOTO. VIKING CITY OF BIRKA; MONUMENT OF ANSGAR. ©SHUTTERSTOCK.

ABOVE: HELSINKI SEAFRONT. RIGHT TOP - BOTTOM: AFTER SAUNA SWIM; ALLAS SEA POOL, HELSINKI. TRAM & USPENSKI CATHEDRAL; ICE BREAKERS; OODI CENTRAL LIBRARY ©SHUTTERSTOCK.

## SWEDEN

Direct flights from Gatwick to **Stockholm** will take you to the capital city of Sweden. With four distinct seasons, there is always something to see and do – and it's an easy city to get around, too, whether walking, cycling or using public transport.

The Old Town dates from the 13th century; explore its labyrinth of cobbled streets and alleyways, and faded mustard and rust-coloured townhouses. The main square is Stortorget, from where all the big attractions lead.

Culture vultures can learn about Swedish history at the Nordic Museum; or how about a tour of the Royal Palace, the King's official residence? Don't miss the changing of the guards that takes place daily outside the Royal Palace. See [nordiskamuseet.se/en/](http://nordiskamuseet.se/en/) and [kungligaslotten.se/English](http://kungligaslotten.se/English) for more information.

For a true Viking experience, arrange a day trip by boat (stromma.com offers full-day round trips from May to September) from Stockholm to **Birka** on the

island of Björkö, in lake Mälaren. For years, Birka has been a huge archaeological site where remnants from the Viking days have been discovered. There is a museum and a reconstructed Viking village on the island, as well as the Monument of Ansgar, a cross that rises above the island.

The Stockholm archipelago of 30,000 islands, skerries and rocks fans out 80km east from the city, into the Baltic Sea. With excellent boat connections, the islands are easily accessible – take the opportunity to enjoy swimming, outdoor activities, traditional Swedish cuisine – and the fresh archipelago air.

A range of trips are available, with boats departing from central Stockholm multiple times a day.

Nordic wellness and responsible tourism are expanding areas of tourism. Sweden's unique natural environment provides the idea setting for both restorative sleep and a digital detox. 'Swede dreams' anyone?

Head north and stay at the Sapmi Nature Camp in the UNESCO

World Heritage Site of Laponia. Here, you can sleep in a 'lavvu', a small tepee-like tent, hosted by Sweden's indigenous Sami people, who have grown up there. Learn about their way of life, including reindeer herding. Or how about Grano Beckasin, near Umea, where you can sleep in the treetops? Check out [visitsweden.com/what-to-do/spa-wellness/sleep-tourism/](http://visitsweden.com/what-to-do/spa-wellness/sleep-tourism/) for further inspiration.

## FINLAND

Located on the Gulf of Finland, **Helsinki**, the capital city, is a happy blend of urban culture and coastal nature. Home to the northernmost metro system in the world, it is easy to get around, and with a single ticket, you can hop aboard trams, buses, commuter trains, the metro, and even the municipal ferry to Suomenlinna as long as your ticket is valid.

To see the city from the water, book a city highlights cruise (seasonal, May to September). The route includes popular sights like the 18th-century Suomenlinna Sea Fortress, Korkeasaari Zoo and the ice breakers. The six giant icebreakers are usually busy

clearing the shipping lanes in the winter, but in summertime, you can see them at close hand.

For those that fancy a trek through nature, consider a half-day archipelago excursion from Helsinki to Porkkalanneemi, a scenic peninsula which reaches out into the Baltic Sea. Reconnect with nature by trekking through the forest to enjoy a picnic-style lunch with a beautiful seaside view. Suitable for all levels of fitness.

Finland has long been recognised as one of, if not the, happiest countries in the world – is there a connection between that accolade and the number of saunas?

There are many across Helsinki as well as the rest of the country, but when in the capital, make time to visit the Allas Sea Pool in the heart of its waterfront. Open year-round, there is both a cold sea water pool and a warm water pool, and in the summertime, a children's pool. Plus enjoy the five different saunas with changing rooms; at the sauna building's heart is a new 30-seat shared-use observation sauna with views of the far archipelago and the outskirts of the island.

Check out [allasseapool.fi/?lang=en](http://allasseapool.fi/?lang=en) for details about swimming and sauna, as well as food and drink options.

Wood-heated public sauna Kotiharjun has been welcoming visitors since 1928. It can be found in the eastern part of Helsinki in the laid-back Kallio district, also home to an array of hipster-esque restaurants, bars, clubs, and saunas. Or head north, 15 minutes out of Helsinki, to the Kuusijärvi recreational centre in Vantaa. Here there are both electric public saunas as well as the classic Finnish smoke sauna experience. Right outside the saunas, you can dip your toes into Lake Kuusijärvi. Try a weeknight visit to avoid the weekend rush. There is also a restaurant and café serving burgers, salads, soups and refreshments.

And finally, don't forget the Northern Lights. They are most visible from the end of August to April in northern Finland. Auroras, caused by solar winds, occur year-round but the nights need to be dark enough to be able to catch a glimpse of this phenomenal light show. Happy star-gazing!

# THIS SAUNA LIFE



ALDERNEY'S ADRIFT MOBILE SAUNA ©ADRIFT ALDERNEY.

Alderney's Adrift mobile sauna and Hot Haus Guernsey bringing the fire to the fantastic Bathing Pools are proof – if ever it were needed – that the Bailiwick really offers the perfect setting for your seaside sauna experience, says Treina Hartell from Adrift Alderney.

## THE EXPERIENCE

As you approach the saunas you get a waft of that wonderful wood fire smell. Changing is limited to a small communal area in Guernsey or outdoors in Alderney, so it is best to come prepared with swimwear already on.

Stepping into the heat gives your body a warm, deep hug, and as you sit back you can feel pressure and stresses melting away. Towards the end of your first 15 minutes in the sauna you feel the mix of nerves and excitement about taking that first cold dunk. The exhilaration follows quickly after, as you race back to the heat of the sauna. The second cold dunk always comes more easily to me, the motion of the sea sweeping over your skin gives you a magic feeling of being in the wild outdoors.

## THE SAUNAS

Both of the Bailiwick saunas are of traditional Scandinavian design with log-burning sauna stoves and beautiful wood-clad walls,

which give a wonderful hit to your senses when you first step inside. They have bench seating on two tiers, giving you options for your preferred heat intensity.

The saunas have a main panoramic window that frames their unique views and gives your sauna experience a fantastic focus outdoors – watch sunrises, sunsets, the changing weather, seasons and wildlife and, if you're lucky, a rainbow, seal or dolphin can drift into frame.

Hot Haus Guernsey has become a weekly ritual for its many sauna bathers. The sauna is set back from the Bathing Pools on a raised platform making the most of the views to Herm and Sark beyond. The Bathing Pools offer a fantastic and safe way to take your sea plunge in between your hot sauna sets.

Adrift Alderney is a smaller mobile sauna that is able to move between the northern beaches finding the best spot for your sauna. The white sands and crystal clear waters of Alderney make a sea swim feel more appealing all year round. There cannot be many saunas that have such a good sea view to enjoy as well as a chateau, lighthouse and forts!

## WHAT MAKES THE SEASIDE SAUNA EXPERIENCE DIFFERENT?

A typical seaside sauna session is around one hour long, which gives you time to go between the hot and cold.

I'd suggest starting with eight to 15 minutes in the sauna followed by a short, two to five-minute plunge into the sea before starting the cycle for a second and third time.

The connection to the sea and the outdoors, in all weathers, makes it feel like something truly special.

A sauna has traditionally been a space for a social gathering in the Scandinavian countries and a seaside sauna allows a better connection to those you are sharing your experience with.

## HOT AND COLD CONTRAST THERAPY

Studies by renowned international expert Dr Soberg, a scientist in cold and heat therapy, have shown that 57 minutes of heat and 11 minutes of cold exposure a week, preferably split between two to three sessions, can lead to significant health benefits that can include:

### Cold immersion benefits

- Reduced stress and anxiety
- Improved mood and happiness
- Increased metabolism
- Increased longevity of cells
- Increased brown fat
- Reduced acute and chronic pain

### Heat exposure

- Improves mood and happiness
- Increases metabolism
- Reduces inflammation in the body
- Reduces acute and chronic pain
- Improves heart and cardiovascular health
- Improves fitness levels
- Improves recovery after workout
- Improves lung function



HOT HAUS GUERNSEY ©SOPHIE RABEY.



ABOVE: THE TRAFFORD CENTRE.  
BELOW: THE NATIONAL FOOTBALL MUSEUM. IMAGES ©SHUTTERSTOCK

# FIVE(ISH) FUN THINGS TO DO NEAR MANCHESTER AIRPORT

THERE IS SO MUCH TO SEE AND DO IN AND AROUND MANCHESTER THAT IT WAS DIFFICULT TO PICK A TOP FIVE. SO WE'VE ADDED A COUPLE OF EXTRA ONES FOR YOU TO ENJOY...

## THE MUSEUM OF SCIENCE AND INDUSTRY

See the original terminal for the world's first inter-city railway, plus plenty of exhibitions to enjoy on every aspect of science, making connections between historical discoveries and contemporary science. Children can not only learn about famous discoveries but also see how they were applied to the real world.

Visit [scienceandindustrymuseum.org.uk](http://scienceandindustrymuseum.org.uk) where you can book free museum tickets (please note that there is some construction work currently taking place).

## THE CRYSTAL MAZE LIVE

Located right between the Museum of Science and Industry and the Bonded Warehouse on the St John's Development, The Crystal Maze LIVE experience is the ultimate team experience. Visit the Medieval, Aztec, Futuristic and Industrial zones to defeat mental and physical challenges and collect the crystals. The more collected, the more time you get in the ultimate test: The Dome.

All the details at [the-crystal-maze.com/manchester/](http://the-crystal-maze.com/manchester/)

## THE TRAFFORD CENTRE

Experience a shopping centre in the style of Mount Olympus, boasting a Titanic-themed food court, its own Chinatown and a New Orleans quarter. With more than 200 shops, a visit to the

Trafford Centre is an absolute must for shopaholics everywhere. It even has a miniature Legoland, Sea Life centre, cinema and arcade built in. If you can only get to visit one attraction in the city it should be the Trafford Centre.

Plan your visit at [traffordcentre.co.uk](http://traffordcentre.co.uk)

## CHILL FACTORE

Missed booking a ski holiday this year? Or maybe you've got one booked and need a few lessons beforehand? Well, the slopes may be closer than you think at Chill Factore in Manchester.

Check out opening times and how to book lessons at [chillfactore.com](http://chillfactore.com)

## TOUR A FOOTBALL STADIUM

City or United? Fans of the blue team go to [mancity.com/tours](http://mancity.com/tours) and fans of the red team go to [manutd.com/en/visit-old-trafford/museum-stadium-tours](http://manutd.com/en/visit-old-trafford/museum-stadium-tours).

Or for fans who may support a different team, how about the National Football Museum, the place to learn more and share stories about the beautiful game?

Visit [nationalfootballmuseum.com](http://nationalfootballmuseum.com)

## TREETOP TREK (PART OF THE ZIP WORLD FAMILY)

Looking for some outside fun? Nestled in the heart of Heaton Park, Treetop Trek Manchester is the place to be for a jam-packed fun day out for the family. Forget you're in the city centre and explore the treetops on a high-ropes course,

Full Trek and Mini Trek, or leap along the huge bouncy nets, Treetop Nets, suspended in the woodland. These adventure activities are fun for all the family, with ages 3+ welcome.

Find out more at [zipworld.co.uk/location/manchester](http://zipworld.co.uk/location/manchester)

## THE CUBE

For fans of the TV show, The Cube Live Experience gives you and your friends the opportunity to be tested both mentally and physically as you go through seven different challenges. Prepare to master skills like balance, speed, judgement and memory.

Spectators are not forgotten, with bars serving everything from vibrant cocktails to chilled beers and refreshing soft drinks. Plus, if you're craving the ultimate burger, head to The Butcher. Sharing platters are the perfect thing to enjoy with friends.

Check out [urbanplayground.co.uk/attractions/manchester/the-cube](http://urbanplayground.co.uk/attractions/manchester/the-cube) for further info and to book.





ABOVE L-R: FERRY ON LAKE WINDERMERE; CASTLERIGG STONE CIRCLE; KIRKSTONE PASS; CYCLISTS CROSSING ASHNESS BRIDGE; CHESTER ROWS. ALL IMAGES ©SHUTTERSTOCK.

# LAKE & MOUNTAINS

Pick up a hire car from Manchester Airport, and in a little over an hour you can be in the UNESCO World Heritage Site and England's largest National Park, the Lake District. Home to the country's largest lake, Windermere, the Lake District's 912 square miles has many towns and villages to stay in and explore; mountain passes to navigate, and hills to climb and wonder at the views. What are you waiting for?

A couple of the main towns – and ones that many people head to – are Bowness-on-Windermere in the south (visit for an organised boat trip or a spot of shopping, including flagship kitchen supply store, Lakeland) and Keswick 'the adventure capital of the UK' in the north (don't miss the Pencil Museum, home of the world's first pencil).

Both are set in stunning scenery. Lake Windermere is just the place for pottering around in a small boat Swallows and Amazon-style, while Keswick has it all.

## STONE CIRCLE

Lake Derwent is on Keswick's doorstep, with one of the earliest British stone circles, Castlerigg, and the mountains of Helvellyn and High Seat as a backdrop, nearby. Head south from Keswick and follow the B5289 that winds along close to the shore of Derwentwater before branching off left to find one of the most photographed bridges in the Lake District (what3words ///tune.clattered.craftsman).

Wherever you base yourself in the Lake District, there is plenty to see and do.

Walkers can enjoy the many fells and there are walks of varying levels. Check out [lakedistrict.gov.uk/visiting/things-to-do/walking](http://lakedistrict.gov.uk/visiting/things-to-do/walking) for downloadable routes and maps and daily weather forecasts, plus plenty of other useful information.

## WATER'S EDGE WALK

If you fancy a walk by the water's edge, try Rydal Water (situated between Grasmere and Ambleside, it's less than a mile long), and

Buttermere. Buttermere and Crummock Water were originally one large lake which separated over thousands of years. To walk around Buttermere should take approximately one and a half to two hours (it's around 4.5 miles) – there are National Trust car parks on both ends of the lake.

Take a backpack and a picnic, or head to the Bridge Inn for a lunch break (note: if you want to unplug from the world, check out the Bridge Hotel, as its bedrooms have no televisions, no radios or mobile phone signal).

For one of the best views in the Lake District, head to Kirkstone Pass, which connects Ambleside to Patterdale. With an altitude of 1,489 feet, it is the Lake District's highest pass that is open to motor traffic.

Honister Pass is home to Britain's only working slate mine (ssshhh... Santa will be visiting the mine between 15 November and 23 December). Mine tours offer a unique chance to delve deep underground and understand how the 450-million-year-old volcanic

green slate has been mined through the ages. The mine tours are suitable for all ages and take approximately 90 minutes.

## BEATRIX POTTER

Don't miss a visit to Beatrix Potter's house, Hill Top. It'll bring back memories of Peter Rabbit, Mrs Tiggly-Winkle, Squirrel Nutkin et al, and you'll get to see where she wrote her inspiring stories.

For a more interactive experience, visit Bowness-on-Windermere's The World of Beatrix Potter, where her stories are brought to life every day between 10am and 4.30pm. [hop-skip-jump.com](http://hop-skip-jump.com) has all the details.

Keep fuelled with all the activity and sightseeing with some Kendal Mint Cake, marketed as a much-loved snack that 'fuels all of your epic adventures and travels, beginning in the Lake District and continuing across the world'.

To find out where to stay, places to visit, and things to do, check out [lakedistrict.gov.uk](http://lakedistrict.gov.uk) and [visitlakedistrict.com](http://visitlakedistrict.com)

## SHOPPING IN CHESTER: THE OLD AND THE NEW

An train journey of approximately 90 minutes from Manchester will transport you to Chester and its myriad shops. Whether you're attracted to the half-timbered galleries of The Rows (unique in the world to Chester) or prefer to shop in a modern mall, Chester has something to offer everyone. Pack your bags and prepare to be bowled over by the choice of goodies on display.

## THE CHESTER ROWS

The Chester Rows line the four main shopping streets radiating from Chester Cross of Northgate Street, Eastgate Street, Watergate Street (to the west) and Bridge Street (to the south). The first written record dates back to 1293. On two levels consisting of covered gallery walkways with many shop fronts, overlapped by black and white half-timbered buildings with another set of shops at street level, there are twice the amount of shopping options all in one place.

Fashion, art galleries, jewellers and health and beauty stores abound.

## CHESTER NORTHGATE

This new market and leisure destination has been more than 20 years in the planning. Phase one is now open, including a six-screen cinema, cafes, bars and restaurants, and the award-winning Newchester Market which offers a vibrant selection of goods together with a fantastic choice of authentic global foods all under one roof.

If you're flying before Christmas, Town Hall Square is where you'll find Chester's Christmas Market, open 15 – 22 December.

## GROSVENOR SHOPPING CENTRE

Located within the city's Roman Walls, this partly Edwardian mall, with its beautiful glass ceiling, is home to around 70 of the best stores in town, from high street fashion to toy shops, health and beauty to homeware, jewellery and food.

Plan your day out at [visitcheshire.com/shopping](http://visitcheshire.com/shopping).

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life in the slow lane



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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.



ABOVE: PLOCKTON, LOCH CARRON. RIGHT: EILEAN DONAN CASTLE. IMAGES ©SHUTTERSTOCK.

# DISCOVER THE WEST COAST OF SCOTLAND AND ISLANDS

Visiting western Scotland is an unforgettable experience and one that Rupert Diggins knows is on many people's wish lists. While the Scottish weather can be quite unpredictable, often changing from sunny skies to sudden downpours in a matter of minutes, the welcome could not be warmer.

I'm excited to share my journey from Lochcarron in the northwest Highlands through the spectacular roads around Glencoe to Loch Awe and Oban, where I paid the ferryman, and visited the islands of Mull and Skye for a taste of island life.

### LOCHCARRON: A HIGHLAND GEM

The picturesque village of Lochcarron is known for its breathtaking loch views, charming cottages, and friendly atmosphere.

Accommodation ranges from cosy B&Bs to self-catering lodges. I was staying during the annual Lochcarron Highland Games (www.lochcarrongames.org.uk), typically held in July. This fabulous event celebrates Scottish culture with traditional competitions like

tug-of-war, caber tossing, and track races. If you fancy, you can even partake in a spot of haggis hurling yourself.

The day I attended, Mother Nature was not in the best of moods, so as the heavens opened, I naturally headed for the beer tent. Marching in behind me was the local piping band complete with those legendary bagpipes who proceeded to entertain us in typical, if a little cramped, Highland fashion. With such a refreshing local community spirit, Lochcarron truly embodies the heart of the Highlands.

### PLOCKTON: A COASTAL HAVEN

Nestled on the shores of Loch Carron, the picturesque village of Plockton is renowned for its stunning scenery and tranquil atmosphere. Famous for its palm trees, unusual for Scotland's climate, and colourful cottages lining the waterfront, Plockton offers a unique blend of coastal charm and Highland beauty.

Plockton serves as an ideal base for exploring the rugged Highlands, with walking trails leading to breathtaking viewpoints and calm waters perfect for

kayaking. The village's friendly pubs and restaurants offer tempting local seafood. If you're short on time, don't miss the tiny Harbour Fish Bar – serving some of the best fish and chips money can buy. Find a spot on the wall, breathe in the crisp air, and soak in the postcard-perfect scenery.

### EILEAN DONAN CASTLE: A SCOTTISH ICON

Just 30 minutes south of Lochcarron is the stunning Eilean Donan Castle (www.eileandonancastle.com). Located on an island at the junction of three lochs – Loch Duich, Loch Long, and Loch Alsh – this iconic castle is one of Scotland's most photographed landmarks.

Dating back to the 13th century, Eilean Donan has a rich history, having served as a stronghold for the MacKenzies and MacRaes. After being destroyed in the Jacobite risings, the castle was beautifully restored in the early 20th century, and today it stands as a testament to Scottish heritage.

Visitors can explore its well-preserved interiors, which include fascinating exhibitions detailing the castle's history and the clans that once inhabited it.



CLOCKWISE FROM TOP LEFT: DRAMATIC GLENCOE ©PETER WILSON; OBAN WHISKY; DEER GRAZING, GLENCOE; TOBERMORY; KILCHURN CASTLE, LOCH AWE; HIGHLAND CATTLE, MULL; ATLANTIC PUFFINS, ISLE OF LUNGA, NEAR MULL; WAVES OF ROCK, QUIRAING, ISLE OF SKYE; TALISKER DISTILLERY, ISLE OF SKYE ©SHUTTERSTOCK.

**FORT WILLIAM AND GLENCOE: THE HEART OF THE HIGHLANDS**

Fort William and Glencoe, both renowned for their natural beauty, are popular with outdoor enthusiasts. Fort William, nestled at the foot of Ben Nevis, offers a variety of activities, from hiking and mountain biking to water sports on Loch Linnhe. The Ben Nevis Mountain Path provides stunning views, while the Nevis Range gondola offers access to trails for all skill levels.

A short drive away, Glencoe is a dramatic valley known for its towering mountains and cascading waterfalls. It's rich in history, particularly the infamous Glencoe Massacre of 1692, can be explored at the visitor centre. Adventurers can hike the Lost Valley or enjoy winter sports at Glencoe Mountain Resort. Both locations also feature charming cafes and restaurants where you can savour local seafood and traditional Scottish dishes.

A few miles south of Glencoe is the breathtaking Glen Etive Road or perhaps better known these days as 'Skyfall Road'. This was the location of the filming of the 2012 James Bond movie, Skyfall. In fact, this region of Scotland is popular with movie directors, having hosted many film sets including, Braveheart, Gladiator and The 39 Steps.

**LOCH AWE: A SERENE HIGHLAND RETREAT**

Loch Awe, one of Scotland's largest freshwater lochs, is known for its crystal-clear waters and is a popular destination for fishing enthusiasts, as it offers excellent opportunities to catch salmon and trout. Anglers can enjoy peaceful days on the water, surrounded by the breathtaking backdrop of the rugged Highlands.

Nearby, visitors can explore the ruins of Kilchurn Castle, set on the loch's edge, providing a glimpse into Scotland's storied past. There is also the lovely town of Inveraray, known for its picturesque, white-washed buildings, and Inveraray Castle ([www.inveraray-castle.com](http://www.inveraray-castle.com)), a grand Georgian estate. The surrounding area is ideal for hiking, with trails that lead to scenic viewpoints and picturesque woodlands.

For accommodation, I was staying at my very own highland retreat, Ardbrecknish House ([www.loch-awe.co.uk](http://www.loch-awe.co.uk)), which is located just 15 minutes from Dalnally in the region known as Argyll and Bute. There is a choice of 10 charming self-catering properties or rooms, two of which are even set in a tower. With the impressive views of the loch, this lovely, welcoming property makes a perfect base for relaxation after a day of adventure.

Enjoy delicious meals prepared with local ingredients while soaking in the tranquil atmosphere of Loch Awe. I loved the tiny little in-house bar where locals and their dogs, congregate for a 'wee dram' after their working day. If you are lucky, you might even spot one other resident of the Ardbrecknish House estate, a red squirrel family often seen frolicking in the nearby trees and beautiful gardens.

**OBAN: THE GATEWAY TO THE ISLES**

Oban is a charming seaside town on Scotland's west coast, renowned for its picturesque waterfront and bustling atmosphere. Visitors flock to Oban for its lovely harbour, where fishing boats and ferries create a lively setting against a backdrop of rolling hills.

A highlight for many is the Oban Distillery ([www.malts.com/en/distilleries/oban](http://www.malts.com/en/distilleries/oban)), one of Scotland's oldest, where whisky lovers can take guided tours and sample the local spirit. The town also boasts excellent seafood restaurants such as the lovely Waterfront Fishhouse ([www.waterfrontfishhouse.co.uk](http://www.waterfrontfishhouse.co.uk)) which offers the freshest of produce including catch of the day, mussels and scallops.

Oban serves as a launching point for ferry trips to the Hebrides, including the Isle of Mull and Iona,

making it an ideal base for island exploration. With its mix of history, stunning views, and delicious cuisine, Oban is a special stop on any tour of western Scotland.

**THE ISLE OF MULL**

Just a short ferry ride from Oban, Mull is another gem of the west coast. The island boasts an equally stunning landscape, from rugged hills to serene beaches. Tobermory, Mull's capital, is famous for its brightly coloured waterfront buildings and Balamory houses. The island gained popularity after the BBC chose the waterfront for the location of its hit children's series, Balamory.

Mull is steeped in history, with ancient sites that tell the tales of its past. Duart Castle ([www.duartcastle.com](http://www.duartcastle.com)), the ancestral home of the Macleans, is perched dramatically on a cliff overlooking the Sound of Mull. The castle is open to visitors and offers guided tours detailing its storied history, including battles and sieges.

There are numerous events and festivals throughout the year including the Mull Music Festival which celebrates local talent and attracts musicians from across the country.

On Mull, outdoor activities abound. The Three Peaks of Mull offer hiking opportunities for those looking to

conquer some of the island's tallest mountains. For a more leisurely day, head to Calgary Bay, a stunning white sand beach perfect for picnics and walks.

Fishing is a popular pastime, with opportunities to catch salmon and trout in the island's many rivers and lochs. Alternatively, explore Mull's scenic coastal routes by car, where you can take in panoramic views and stop at quaint villages.

Mull is renowned for its diverse wildlife, particularly its bird populations. The island is one of the best places in the UK to see white-tailed eagles. In addition to birds, Mull's waters are rich with marine life. You might be lucky enough to spot porpoises, seals, and even the occasional orca. The Mull Aquarium ([www.mullaquarium.co.uk](http://www.mullaquarium.co.uk)), located in Tobermory, provides insights into the area's marine life and offers educational programmes for families.

**THE ISLE OF SKYE**

Skye, known for its dramatic scenery, is a paradise for nature lovers. The island's landscape is a tapestry of rugged mountains, sweeping valleys, and coastline punctuated by cliffs and secluded beaches. One of the most famous landmarks is the Old Man of Storr, a towering rock formation that offers a challenging hike and





ABOVE: THE OLD MAN OF STORR, ISLE OF SKYE.  
RIGHT: FAIRY POOLS, ISLE OF SKYE. IMAGES ©ISTOCKPHOTO.

spectacular views over the Sound of Raasay. Another highlight is the Quiraing, a remarkable area of rock formations and rolling hills that presents some of the best walking trails in Scotland.

The Fairy Pools are a must-visit. Nestled at the foot of the Black Cuillin mountains, these crystal-clear pools invite visitors for a swim or simply to soak in the serene surroundings. Be prepared for a refreshing dip, as the water can be quite chilly!

The island's history is rich and varied. Be sure to check out Dunvegan Castle ([www.dunvegancastle.com](http://www.dunvegancastle.com)), the oldest continuously inhabited castle in Scotland. It is the ancestral home of the MacLeod clan and is set in stunning gardens, making it an ideal place to explore Scottish heritage. The castle houses a fascinating collection of artefacts, including the legendary Fairy Flag, said to have magical properties.

The village of Portree, Skye's largest town, is a delightful spot to immerse yourself in local culture. The colourful harbourfront has restaurants and shops, where you can sample fresh seafood and traditional Scottish fare. Don't miss the chance to visit a local pub for live music, often showcasing traditional Scottish tunes that will have you on your feet.

Skye is a haven for wildlife enthusiasts. The waters surrounding the island are home to dolphins, seals, and even basking sharks. The RSPB Nature Reserve at Loch Eynort provides an excellent opportunity to spot a variety of bird species, including the elusive golden eagle.

For those seeking adventure, kayaking along the coastline is an exhilarating way to explore hidden coves and inlets. If you prefer to stay on land, take advantage of the numerous hiking trails, ranging from gentle walks to challenging scrambles.

For a unique experience, consider a boat excursion around the small Isles of Rum, Eigg and Canna or a wildlife cruise that offers the chance to view birds and marine life. I took this fabulous trip and witnessed puffins, cormorants and seals before landing on Canna for a local ale at the award-winning cafe and seafood restaurant, the Café Canna ([www.cafecanna.co.uk](http://www.cafecanna.co.uk)).

The Talisker Distillery, the oldest distillery on Skye, offers tours and tastings, perfect for whisky enthusiasts eager to learn about Scotland's famous drink.

#### GETTING AROUND

To explore western Scotland as well as Skye and Mull, consider renting a car for ultimate flexibility. This allows you to stop at various



viewpoints, hidden beaches, and historical sites along the way. Caledonian MacBrayne ([www.Calmac.co.uk](http://www.Calmac.co.uk)) operates car and passenger ferries from the mainland to both islands. As a little tip, make sure you plan your trips to avoid any disappointment especially during peak periods.

#### 'TIL NEXT TIME

The west coast of Scotland, together with these two stunning islands of Skye and Mull are without question some of my favourite regions of the United Kingdom. From the rugged landscapes and diverse wildlife to the rich history and warm hospitality, every visitor will find something to love.

So, pack your bags, prepare for any weather, and get ready to embark on an adventure. Scotland's west coast is calling, and it promises to be an unforgettable journey.

If you are planning a trip, contact Visit Scotland ([www.visitscotland.com](http://www.visitscotland.com)) for more information.

As part of Aurigny's winter schedule for 2024/25, there are flights to Edinburgh on Mondays and Thursdays until 6 January 25, and from 10 February – 27 March.

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



ABOVE: YESNABY CLIFFS; ARCTIC PUFFIN ©SHUTTERSTOCK

## A STARRING ROLE

Orkney hit the big screen in 2024 with the release of Saoirse Ronan's film *The Outrun*. It is also hosting the Island Games in 2025. So, what's so special about the islands?

The film *The Outrun* was partly shot in the islands during 2022; a drama about addiction and recovery, it showcases the ability of the sea, the land and people to restore life and renew hope.

Orkney's wild landscape and natural world help the main character to recover; from sea swimming in cool, clear waters, to searching for the elusive corncrake (a bird that migrates 6,000 miles from West Africa, arriving in Scotland in April before heading back in September) during midsummer nights.

If you fancy heading that way too, how do you get there?

There are regular flights to Kirkwall operated by Loganair, including from Edinburgh (served by Aurigny) that take about an hour. Alternatively, if you have a car, then there are myriad ferry options. Plan your journey at [orkney.com/plan/getting-here](http://orkney.com/plan/getting-here) or simply choose your starting point and let the interactive tool do the rest at [orkney.com/plan/journey](http://orkney.com/plan/journey).

#### KIRKWALL – THE CAPITAL

Around one third of Orkney's population lives in Kirkwall. A single street snakes its way south from the colourful harbour, lined with hotels, restaurants, cafes and shops.

Its name comes from the Norse 'Kirkjuvagr' meaning 'church on

the bay'. Reminders of the town's medieval past are all around you, and the Viking spirit still runs through the town.

Head to St Magnus Cathedral (visit the graves as well, and you'll be able to spot those of 19th-century missionary, Samuel Baikie, and Dr John Rae, Orkney's famous Arctic explorer), then visit the spectacular ruins of the Earl's and Bishop's Palaces. The Orkney Museum can also be found in the town's centre. Don't miss the aptly named The Big Tree. A 200-year-old sycamore, it used to be part of a private garden but can now be seen on Albert Street.

#### BACK TO NATURE

The towering sea cliffs are home to thousands of birds – puffins, guillemots, gulls, gannets and kittiwakes; while the marshlands and sweeping moorlands are natural habitats for the curlew, red-throated divers, hen harriers and other birds of prey. Head to the island of Hoy for the chance to spot a white-tailed or golden eagle.

Seals can be spotted throughout Orkney, and there are regular sightings of whales, dolphins and orcas.

There are also hundreds of beaches and fascinating geology that has been shaped over millions of years.

And all of this is played out under a display of the Northern Lights, or Merry Dancers as they're known locally. No wonder Orkney is so special.

Check out [orkney.com](http://orkney.com) to find out more



## ISLAND GAMES: ORKNEY 2025



Known as the Orkney Furniture Maker, craftsman Kevin Gauld has been selected to see his innovative design feature in the Opening Ceremony's Water Ceremony – a longstanding tradition that represents the coming together of the 24 island communities participating in the Games.

The Water Ceremony involves mixing waters from each of the participating islands, symbolising unity and shared culture.

'It's an absolute honour to have my design chosen for such an important event,' said Mr Gauld. 'As someone born and raised in Orkney, I've always been inspired by the islands' rich traditions and craftsmanship, and I look forward to sharing that through my sculpture. This piece will reflect Orkney's heritage while celebrating the unity of the 24 islands. I can't wait to reveal the final design at the Opening Ceremony.'

The sculpture will be unveiled during the Opening Ceremony of Orkney 2025, with further details about the design to remain a closely guarded secret until then.

Guernsey will be sending a team to Orkney and preparations are underway. To see a full list of games and other information, visit [orkney2025.com](http://orkney2025.com)



ABOVE: LOCH LOMOND AND HIKERS ON THE WEST HIGHLAND WAY. RIGHT: OBAN SEAFRONT ©ISTOCKPHOTO.

ABOVE: THE GLENFINNAN VIADUCT ©ISTOCKPHOTO. RIGHT: THE JACOBITE EXPRESS; URQUHART CASTLE AND LOCH NESS ©PETER WILSON. BELOW: CAIRNGORMS NATIONAL PARK ©ISTOCKPHOTO.

# SCOTLAND BY TRAIN

SCOTLAND IS A COUNTRY OF OUTSTANDING BEAUTY, FROM RUGGED MOUNTAINS AND ROMANTIC LOCHS TO VIBRANT CITIES AND BLEAK MOORS... AND POSSIBLY THE BEST WAY TO EXPERIENCE IT IS BY TRAIN.

The country is blessed with some of the most picturesque railway journeys in the world, which make them ideal for discovering all that the nation has to offer. Peter Wilson recalls a recent break.

Our holiday began with the convenient Aurigny direct flight from Guernsey to Edinburgh. The capital's tram service from the airport to the city centre is fast and frequent, and in no time we were checking into our hotel and ready to start exploring.

Many other En Voyage articles have been written about all there is to do and see in Edinburgh, so suffice to say that a couple of days enjoying this stunning city was the ideal start to our break.

## GLASGOW TO FORT WILLIAM

Our railway adventure began with the short hop from Edinburgh Waverley to Glasgow, before the first of our great train journeys, the

West Highland Line from Glasgow to Fort William.

As the train slipped out of Glasgow Queen Street station, the landscape slowly changed from inner city high-rise conurbation to suburbs and industrial outskirts. From there, it wasn't long before the scenery morphed from brown to green, as the train entered the Trossachs National Park. Our route skirted the shores of Loch Lomond, with views of hikers navigating the 100-mile West Highland Way from Glasgow to Fort William, and purple-lined mountains towering on either side.

The four-hour journey took in a wide range of scenery and quaint stations, such as Bridge of Orchy, Achallader and Spean Bridge. Leaving the Trossachs behind, we crossed the wilderness of Rannoch Moor, passing Corroun station, the highest and most remote mainline station in the UK. Despite being

nearly 10 miles from the nearest public road, it remains a popular drop-off point for hikers drawn to this part of the world.

Under the shadow of Ben Nevis, we finally pulled into Fort William. It is an ideal location for discovering the surrounding area – scaling the UK's highest mountain, exploring the rugged majesty of Glencoe, seal watching on Lake Linnhe, or travelling to Oban to catch the ferry across to the Isles.

## FORT WILLIAM TO MALLAIG

The next leg of our journey is a must for all Harry Potter fans, as the line from Fort William to Mallaig crosses the 21 arches of the spectacular Glenfinnan Viaduct, made famous in the films about the teenage wizard. Excitement was palpable as we boarded the romantic Jacobite steam train, with a number of would-be wizards and witches in costume for the two-hour journey.

Sometimes described as the 'greatest railway journey in the world'<sup>1</sup>, it doesn't disappoint. The obvious highlight is the stunning Glenfinnan Viaduct, which boasts majestic views over Loch Shiel and the Jacobite monument, but this is just one of a constant stream of impressive vistas.

After the viaduct, the train stops at Glenfinnan station, where there is time to stretch your legs and visit the West Highland Railway Museum located in the restored station building.

As the journey nears its destination, you can see the 'Small Isles' of Rum, Eigg, Muck, Canna and the southern tip of Skye. The train continues on from there, passing Morar and the unspoilt beaches featured in the films Highlander and Local Hero.

## KYLE OF LOCHALSH TO INVERNESS

The third stage of our train journey started in the picturesque west coast village of Kyle of Lochalsh. This small fishing port is the gateway to the Isle of Skye, via the Skye Bridge, and is also an ideal location for visiting the iconic Eilean Donan Castle.

Strategically situated at the confluence of three sea lochs, this enchanting 13th-century castle was formerly a stronghold for the clans Mackenzie and Macrae. It sits on a tidal island connected to the mainland by a footbridge that was installed early in the 20th century, can frequently be seen in photographs, film and television, and is a must for visitors to this part of Scotland.

The Kyle Line runs for 57 miles, coast to coast to Inverness. As we set off, the train hugged the shoreline and the dramatic peaks of Skye came into view. The route offers stunning views of secluded bays, remote islands, magnificent lochs, mountains and moorland before reaching our destination.

## INVERNESS TO EDINBURGH

Inverness, the capital of the Highlands, is the ideal base for 'Nessie-watching' on Britain's deepest lake, or visiting the remains of Urquhart Castle, perched on the banks of Loch Ness. Nearby is Culloden Moor, where a Jacobite army under Bonnie Prince Charlie was defeated by a British force at the Battle of Culloden on 16 April 1746.

Inverness itself has plenty to entertain visitors, from a peaceful riverside walk to exploring Inverness Castle whose most famous resident, King Mac Bethad mac Findláech, was the inspiration for Shakespeare's Macbeth.

The rail journey back to Edinburgh passes through the magnificent Cairngorms, and is one of the best ways to see the Scottish Highlands. Lofty mountain peaks, winding rivers and rushing waterfalls all drift by the train windows, occasionally interrupted by historic towns and villages.

Our Scottish adventure finished where it started, in the nation's capital. Still, there was time to soak in the atmosphere and discover a little more of what Edinburgh had to offer, before the flight home.



<sup>1</sup> The line was voted the top rail journey in the world by readers of the independent travel magazine Wanderlust in 2009.

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ABOVE: KANAZAWA, JAPAN; BANGKOK, THAILAND. ROVANIEMI, FINLAND. IMAGES ©SHUTTERSTOCK.

## BOOKING AHEAD

AROUND BOXING DAY HAS TRADITIONALLY BEEN WHEN PEOPLE START PLANNING NEXT YEAR'S HOLIDAY. STUCK FOR IDEAS? ACCORDING TO NATIONAL GEOGRAPHIC, THESE ARE SOME OF THE TOP PLACES TO VISIT IN 2025.

### BANGKOK

Visit for the city's intoxicating blend of old and new. See glittering skyscrapers or head just outside to one of the country's most important monuments: Wat Chaiwatthanaram, a 17th-century Buddhist temple.

### CENOBOTIC MONASTERIES, ITALY

Visit for the spiritual serenity of a monastic stay. There are around 200 Cenobotic monasteries across the Italian peninsula; rooms are minimalist but the experiences most definitely are not. Active monasteries where travellers can stay include La Verna, set atop a cliff two hours east of Florence, and the Abbey of Monte Oliveto Maggiore near Siena.

### EASTERN & ORIENTAL EXPRESS, MALAYSIA

After a four-year hiatus due to the pandemic, the Eastern & Oriental Express, by luxury train operator Belmond, returned to service in 2024 with a glamorous facelift. Cherry-wood panelling and Malaysian silks adorn the 15 train carriages, which include an elegant piano bar car and open-air observation car. Two regular routes offer three-night itineraries out of Singapore.

### KANAZAWA, JAPAN

Visit for a taste of authentic Japan. Just two hours from Kyoto by train, the well-preserved castle city contains a geisha quarter filled

with wooden teahouses; Kenroku-en, one of Japan's most beautiful gardens; and an Edo-era samurai district straight out of Shogun.

### SENEGAL

Visit for its West African cuisine, a tantalising blend of Wolof and French influences. Must-try meals include ceebu jën, the national dish of fish, rice, and vegetables, and soupe kanja, a Senegalese gumbo.

### BARBADOS

An ambitious new project on the island—a major entry point for millions of enslaved Africans—is the Barbados Heritage District, scheduled to open in 2025 and located where many of the enslaved were buried. Designed by David Adjaye, the Ghanaian-British architect behind the National Museum of African American History and Culture in Washington, D.C, the new complex features a global research institute with access to the Barbados National Archives and a memorial with 570 timber poles in remembrance of the enslaved people buried below.

### KWAZULU-NATAL

See the Big Five in a new safari spot. The nearly 50,000-acre Babanango Game Reserve is home to the nation's most ambitious rewilding project in decades, successfully reintroducing elephants, lions, rare antelope-like oribi and klipspringer, and endangered black rhinos.

### OUTER HEBRIDES, SCOTLAND

An t-Eilean (The Island), a highly anticipated Scots Gaelic-language BBC drama series, will give Scotland's Outer Hebrides a starring role, highlighting its dramatic landscapes and Celtic heritage. Explore the ancient archipelago along the Hebridean Way, a nearly 200-mile walking and cycling route that traverses 10 islands, passing silvery beaches, whisky distilleries, wildflower-bedecked machair grasslands, and neolithic monuments like the 5,000-year-old Calanais Standing Stones.

See [nationalgeographic.com/travel/slideshow/best-of-the-world-2025](http://nationalgeographic.com/travel/slideshow/best-of-the-world-2025) for the full list

### MISSED OUT ON SEEING SANTA THIS YEAR?

Did you know that the Santa Claus Village, the official hometown of Santa Claus located in Rovaniemi, Finland, is open year-round?

Santa Claus has made Lapland in Northern Finland his home for centuries. The Arctic Circle runs through Santa Claus Village, where it is clearly marked – and you can receive a certificate for crossing it.

To explore the Santa Claus Village all year round, see [santasclausvillage.info](http://santasclausvillage.info)



# 48 HOURS IN THE COTSWOLDS

Are you searching for an awe-inspiring escape that combines breathtaking scenery, rich history, and delightful experiences? Look no further than the enchanting Cotswolds, says Jessica Guiney.

Nestled in the heart of England, this stunning region is calling to adventure seekers, families, and anyone who appreciates the beauty of nature and quaint village life.

**Getting there:** Driving from Bristol Airport to the Cotswolds will take approximately 90 minutes. We recommend driving to get the best experience on your trip to this beautiful area of the English countryside.

**Where to stay:** The Manor House Hotel in Moreton-in-Marsh.

## DAY ONE:

I recommend that your first stop on your Cotswolds adventure is Bourton-on-the-Water (also known as the Venice of the Cotswolds), a charming village nestled in the heart of the Cotswold. Known for its picturesque scenery and delightful attractions, this hidden gem offers something for everyone. Visitors can explore the enchanting countryside, enjoy leisurely strolls by the tranquil river, or indulge in delightful local cuisine at cosy cafés and traditional pubs. There is an abundance of pubs to choose from

such as the Mouse Trap Inn which has a roaring fire over the colder winter months.

Families will be thrilled with the range of activities available, from exciting riverboat rides to Birdland Park and Gardens (which houses more than 500 birds including penguins and flamingoes). Don't miss the unique shopping experience showcasing artisanal crafts and gifts, which make for perfect souvenirs. The high street offers a range of shops to appeal to almost all interests including Cotswold China & Cookware, Cotswold Pottery, Cotswold Distillery Shop, High Bridge Jewellers and The Cotswold Perfumery.

Next, jump into the car and take a short eight-minute drive to Stow-on-the-Wold. This beautiful village is renowned for its stunning architecture, including the iconic market square and the ancient church of St. Edward. The church is a must-stop for history buffs, as it was used as a prison for the defeated Royalist troops during the English Civil War.

Stop by the visitor information centre, located in St Edward's Hall, get a map and choose a walking route to explore this enchanting village. After exploring the village, be sure to drop into Stow Town Coffee, one of the smallest

commercial coffee roasteries in the UK, for a fresh cup of coffee to give you a kick to continue your journey. Families will love the friendly atmosphere and entertaining activities for children, such as the nearby Cotswold Wildlife Park (20-minute drive).

To finish the day, take another eight-minute drive to get you back to the magical village of Moreton-in-Marsh. Visitors can stroll along the quaint streets lined with traditional stone houses which date back centuries, and enjoy the vibrant market held every Tuesday. For those who appreciate local culture, the historical sites, including the fascinating Church of St. David, provide a window into the past.

Cotswold Falconry Centre is a must for nature lovers. The centre has over 150 birds with three different displays happening daily at 11.30am, 1.30pm and 3pm.

## DAY TWO:

After a beautiful evening meal, rejuvenating sleep, and delicious breakfast at Rixy's Cotswold Tearoom, it is time to re-embark on your Cotswolds adventure. Surrounded by rolling hills, a 35-minute drive will bring you to Burford. This enchanting location boasts stunning architecture, delightful shops, and exquisite

IMAGES CLOCKWISE FROM TOP LEFT: RIVER WINDRUSH THROUGH BOURTON-ON-THE-WATER; STOW-ON-THE-WOLD; BLENHEIM PALACE; BURTON-ON-THE-WATER'S MODEL VILLAGE; BROADWAY TOWER. ALL IMAGES ©SHUTTERSTOCK.

dining options. If you had a late evening the night before, you could visit Reavley, England's oldest pharmacy before exploring other independent shops such as Slate Clothing (an independent womenswear boutique) and taking a browse through Burford Woodcraft (woodwork specialists).

Visitors with an interest in history can explore the famous Burford Priory, a historical treasure with beautiful gardens.

Our final destination to pack into 48 hours in the Cotswolds is Woodstock. Woodstock is home to the magnificent Blenheim Palace, a UNESCO World Heritage Site, where guests can explore sprawling gardens and learn about its fascinating history. Families can enjoy exciting outdoor activities in the surrounding countryside, from hiking scenic trails to cycling along quiet lanes. Check out [blenheimpalace.com](http://blenheimpalace.com) for details of what's on this Christmas and new for 2025.

## FAMOUS IN THE COTSWOLDS

The Cotswolds is home to many celebrities including Kate Moss, Hugh Grant and Victoria and David Beckham. The Cotswolds' beautiful villages, breathtaking scenery and historic towns are what have inspired literature greats like J.R.R. Tolkien and Jane Austen.

### IF STAYING LONGER, TRY AND VISIT...

#### Bourton-on-the-Water's Model Village

The only Grade II-listed model village in the country, Bourton-on-the-Water's model village is built of Cotswold stone and is a one-ninth model of the actual village – there's even a model village within the model village! Adults and children will love wandering its streets (please note that due to narrow access and steps, there is limited access for wheelchairs, pushchairs and walking frames. Mobility scooters will not be able to access the model village). Open daily except Christmas Day.

#### Cotswold Motoring Museum

Take a nostalgic glimpse into life on the road as it used to be. The museum is packed full of rare vehicles and classic memorabilia. Open 10am – 6pm. Disabled access throughout.

#### Broadway and Broadway Tower

Broadway is often referred to as the 'Jewel of the Cotswolds'. Its pretty and much-photographed High Street is lined with horse chestnut trees and includes a mixture of period houses and picturesque honey-coloured Cotswold stone.

The village lies on The Cotswold Way national walking trail which runs for more than 100 miles from Chipping Campden to Bath.

Broadway Tower, built in 1798 as a Gothic folly, is an iconic landmark, on top of the beautiful Cotswolds escarpment. Set within a family-owned 50-acre estate of parkland, you can also discover a nearby nuclear bunker, spot a herd of red deer, or relax over a hot chocolate in front of the log fire at the Morris and Brown café. See [broadwaytower.co.uk](http://broadwaytower.co.uk) for inspiration.





CASSANDRA FISH AND NEIL PAILING



# REMOVING BARRIERS TO MARKET

GUERNSEY POST IS BREAKING BOUNDARIES FOR ISLANDERS WITH A NEW SERVICE, OFFERING THE FREEDOM TO SHOP FROM BRANDS THAT DON'T USUALLY DELIVER TO THE ISLAND, THANKS TO A UNIQUE UK ADDRESS. AMANDA EULENKAMP SPOKE WITH HEAD OF COMMERCIAL CASSANDRA FISH AND HEAD OF IT AND DIGITAL CHANGE NEIL PAILING TO LEARN MORE ABOUT THE NEW MYUKADDRESS SERVICE AND ROCKSHOPPER, ITS COMPLEMENTARY ONLINE DIRECTORY OF RETAILERS.

By proactively listening to its customers, Guernsey Post identified a key issue: many popular online retailers, like TikTok Shop, Lego, Ikea and Zara, do not deliver to Guernsey. myUKaddress was created to close this gap, allowing customers to shop from such brands by shipping to a dedicated UK address in Portsmouth, after which items are forwarded to Guernsey. The process is designed to be quick, simple and user-friendly. After signing up for myUKaddress, customers can use the UK address as their delivery point. 'There is no need to pre-book your parcel. Simply order from the retailer and when it arrives at the Portsmouth depot, you receive an email,' said Neil. 'Click the link to view the photos of your parcel, and all you need to do is confirm the contents and pay the

shipping charge shown. You'll then get updates as your parcel progresses to your delivery address in Guernsey.' Once you have paid your shipping charge, your item will be delivered within two to three days. There are five size options available, starting with the standard size at just £4.95 for smaller items like clothing, with a maximum weight of 30 kg. For larger items, such as a pushchair, the giant size is available for £42.95. For items exceeding this size, pricing is available upon request. The service has been met with overwhelming demand, attracting more than 2,000 sign-ups in its first few days and is a natural follow-on from Guernsey Post's recent installation of a state-of-the-art parcel sorting machine capable of processing 6,400 parcels per hour.

'myUKaddress is just getting started, and we're constantly evolving to make it easier than ever,' said Cassy. **EXPANDING ACCESS TO SUSTAINABLE PRE-LOVED FASHION** For many Guernsey residents, especially Gen Zers and millennials, accessing pre-loved items on popular customer-to-customer (C2C) platforms like Vinted and Depop has been a challenge, as these retailers typically don't ship to the island. This market for sustainable, second-hand fashion is growing rapidly, and myUKaddress is here to meet that demand. 'Sustainability is very important to our customers,' Cassy explained. 'With myUKaddress, we're making it possible for Guernsey residents to shop pre-owned items directly from other customers, enabling them to make more sustainable

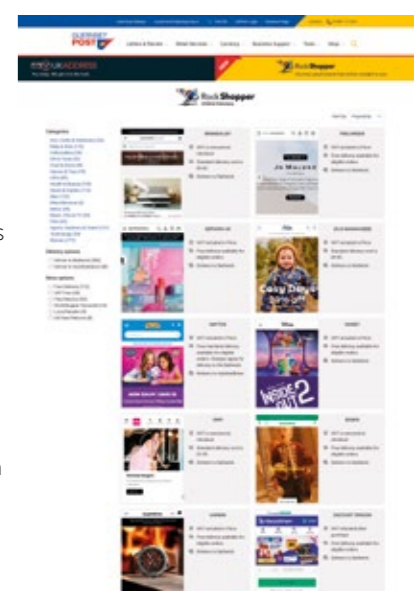
- 1 Register for free and get your UK delivery address.**
- 2 Shop from your favourite retailers and ship to your myUKaddress.**
- 3 We'll contact you to pay the shipping charge online, and we will deliver to your door.**

choices and enjoy the full range of C2C shopping options.' **EASY RETURNS** If customers need to return their myUKaddress items to the retailer, they can do this using Guernsey Post's £5 fixed return service for any items that fit within the Guernsey Post extra-large parcel size. 'Offering a returns service is essential for our customers because it gives them confidence and flexibility when shopping online. Knowing they can easily return items if they don't meet their needs is a huge benefit, especially for those purchasing from brands and platforms that don't traditionally deliver to Guernsey,' said Cassy. 'Our goal is to make the entire shopping experience as seamless and convenient as possible.'

**VAT REFUNDS** Although retailers in the UK are not obliged to refund VAT for customers in Guernsey, many, such as Ikea, are willing to do this and Guernsey Post can supply a proof of export certificate to customers to enable them to reclaim VAT directly from retailers.

**UNLOCK THE BEST OF ONLINE SHOPPING WITH ROCKSHOPPER** Additionally, Guernsey Post has launched online directory RockShopper. This dynamic platform offers a curated list of retailers and provides real-time offers and filtering options, including which retailers remove the VAT, who delivers through myUKaddress and who delivers directly to Guernsey, as well as which local retailers offer home delivery through Guernsey Post. To further enhance engagement, RockShopper has established dedicated social media channels that promote local businesses and special offers, generating positive

feedback and helping to strengthen the connection between retailers and Guernsey residents. 'It's all about responding to customer needs,' said Neil. 'RockShopper aims to showcase what's available from both on- and off-island retailers. If a local business has an online store, customers can order from them and benefit from delivery through us.' As shopping habits evolve, Guernsey Post has demonstrated its commitment to adapting and meeting customer needs. The launch of myUKaddress, paired with the RockShopper Online Directory, positions Guernsey Post as an essential partner in making online shopping seamless and accessible for residents across Guernsey.



THE ROCKSHOPPER LISTING DIRECTORY



MANY POPULAR ONLINE RETAILERS, LIKE TIKTOK SHOP, LEGO, IKEA, AND ZARA, DO NOT DELIVER TO GUERNSEY. MYUKADDRESS WAS CREATED TO CLOSE THIS GAP.

# BUSINESS NEWS

## 62 NEWS BULLETIN

The latest business news from the Channel Islands

## 65 THE COMEBACK KID

David Chan of Ravenscroft responds to the election of Donald Trump

## 69 PREPARING FOR 2025

How Guernsey firms can embrace the capabilities of technology

## 70 TOWARDS A GREENER FUTURE

Rupert Pleasant of Guernsey Finance looks back on the highlights of 2024

## 72 HAS LABOUR LISTENED?

Paul Beale of KPMG examines how the budget has affected the non-dom regime

## ANY COLOUR YOU LIKE 79

Andy Fothergill of Printed in Guernsey, looks at the importance of brand colours

## GROWING A NETWORK 85

Katie Inder of concise Data discusses the importance of making connections

## A SAFE HARBOUR 87

Stuart Leslie of Savills Guernsey reflects on increased activity in the island's property market.

## HELPING YOU FEEL AT HOME 88

Lily Prus of Locate Guernsey shares answers to some of the most common asked questions

## HIGH-FLYING 93

The latest appointments at leading Channel Island businesses



IMAGE ©ISTOCKPHOTO

# TRUSTED ADVISERS FOR A SEAMLESS RELOCATION

BY MARTYN BAUDAINS, PARTNER, OGIER

The island of Guernsey is well known for its unspoilt beaches, sunshine, great restaurants, golf courses and friendly people.

Beyond these attractions, Guernsey is an independent, self-governing jurisdiction with a capped tax system, free from capital gains, inheritance, or wealth taxes – all compelling reasons that position Guernsey as a great place to live.

Individuals and their families looking to relocate to Guernsey can expect to enjoy a relaxed lifestyle, great healthcare and education systems, a thriving entrepreneurial culture, access to high quality property and a straightforward route to residency. Add to that the safety and security offered by island life, and you'll be left wondering why you didn't relocate sooner.



In recent years, the island has reformed its tax arrangements for those looking to relocate. Individuals who meet the simple criteria can enjoy even greater benefits for their initial years as residents. By purchasing a property over a certain value, you may be entitled to an annual tax cap of £60,000 for up to four years. Given the rise in remote working, more entrepreneurs – both young and not so young – are attracted to the easier and safer way of life in Guernsey.

Moving offshore requires the right advice, which is why our relocation team is here to assist. We help with your property purchase and wealth structuring, and we can connect you with trusted contacts in the tax and banking fields to ensure you receive expert, bespoke advice tailored to your requirements.

Having outlined some of the compelling reasons to move to Guernsey, it might be tempting to relocate straight away. However, it is important to consult with experts before making any decisions. So before jumping on that boat or aeroplane, ensure you seek the right advice from experienced professionals. Ogier's relocation team offers a discreet, knowledgeable, and proactive service to help you navigate the unfamiliar processes and to achieve the best outcome for you.

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

**INDIVIDUALS AND THEIR FAMILIES LOOKING TO RELOCATE TO GUERNSEY CAN EXPECT TO ENJOY A RELAXED LIFESTYLE.. AND [THE] SECURITY OFFERED BY ISLAND LIFE.**

ADVERTORIAL





## NEW CHAIR AT SUSTAINABLE FINANCE GUERNSEY COUNCIL

Rebecca Booth has been appointed as the new chairwoman of the Sustainable Finance Guernsey Council. The Sustainable Finance Guernsey Council, previously known as the Guernsey Green Finance Group, was launched in 2018 as Guernsey's dedicated sustainable finance initiative.

The island remains committed to the sustainable finance agenda as a member of United Nations Financial Centres for Sustainability Global Network, the Network for Greening the Financial System, and the UN's Sustainable Insurance Forum.

Ms Booth has more than 20 years' experience in the investment funds sector and is a Chartered Governance Professional. She has been a member of the Sustainable Finance Guernsey Council for more than five years and is still actively involved in the local finance sector.

'I am looking forward to bringing my experience and energy to build on the achievements of the Sustainable Finance Guernsey Council so far, working with the expert council members and Stephanie Glover and her team at Guernsey Finance, to further Guernsey's finance sector position as an innovator for sustainable finance,' she said.

'I am very excited that we have already started discussions to implement a strategy which will see collaborations both locally and internationally to strengthen Guernsey's ranking for sustainable finance on the international stage.'

## CITY FREEDOM FOR FINANCE CHIEF



Guernsey Finance chief executive Rupert Pleasant has been awarded the Freedom of the City of London.

One of the City of London's ancient traditions, the Freedom is offered by the City of London Corporation to individuals as a way of paying tribute to their outstanding contribution to London or public life, or to celebrate a very significant achievement.

Mr Pleasant has received the title for his significant contributions in furthering the financial services relationship between Guernsey and the City.

'It has been a great honour to be made a Freeman of the City of London, which was very humbling, especially being in such esteemed company for the ceremony,' he said. 'It is a great endorsement of the huge efforts made by my colleagues at Guernsey Finance, both on and off-island, to promote Guernsey as a leading international finance centre into the City of London and throughout the UK as a whole.'

The nomination was made by Lord Mayor Professor Michael Mainelli. Leading figures from the business, finance, law, education, medicine, literature, and diversity and inclusion sectors were honoured at the Lord Mayor's official residence, The Mansion House, for outstanding achievements in their respective fields.

The awards were given as part of the Lord Mayor's 'Connect to Prosper' theme, which focuses on the City's expertise in areas such as finance, law, and engineering.

## GIFA SCHOOLS' INVESTMENT CHALLENGE 2024/25

More than 150 teams of students are taking part in this academic year's Schools Investment Challenge being run by the Guernsey Investment & Funds Association.

All the island's secondary schools and sixth forms are involved. There are two categories, for years 10 and 11, and 12 and 13. Each team has up to three members and has to select two stocks from a curated list of 12 popular companies, including Airbnb, L'Oreal and Netflix. They have the option to modify their investments throughout the competition if they can explain the rationale, encouraging research and engagement.

The competition closes in March.

The initiative was conceived by the managers' sub-committee at GIFA, and aims to raise awareness and interest in investment and finance among Guernsey's next generation.

'I have been delighted to see so many students signing up this year, with entries from all the island's schools for the first time,' said Harry Bazzaz, chairman of the sub-committee.

'We are looking forward to seeing how the students get on, particularly as their trade rationales develop over the course of the competition.'

'Investment management is an important part of Guernsey's economy and one where fresh ideas and perspectives are vital, so our industry can only benefit from increasing visibility and access for the next generation.'

The challenge is sponsored by Butterfield Bank, Rocq Capital, White Star Capital, Ravenscroft and Rathbones.

## CELEBRATING HALF A CENTURY IN LAW

Nigel Carey, a legal pioneer and cornerstone of Carey Olsen in Guernsey, has celebrated 50 years of legal service.

He was a partner at Carey Olsen (formerly Carey Langlois) from 1977 until 2008 and has remained with the firm as a consultant ever since.

He studied at Elizabeth College then at Southampton University, becoming a solicitor of the Supreme Court of England and Wales in 1974 and an Advocate of the Royal Court of Guernsey in 1975. He was involved in the development of Guernsey's financial services industry primarily

through his work on investment fund structuring and served as a commissioner of the Guernsey Finance Services Commission between 1992 and 2004.

'It has been an incredible honour to spend 50 years working in law and a privilege to work alongside so many talented clients and colleagues,' he said. 'Guernsey's financial services industry has gone from strength to strength, emerging as one of the world's preeminent jurisdictions for funds, and I am very proud to have been part of the journey. Thank you to all those who have supported me along the way.'



Elvina Aghajanyan

## HSBC TOP EMPLOYER

HSBC in the Channel Islands and Isle of Man has been recognised as a leading employer by the Top Employers Institute, which celebrates an organisation's dedication to a better world of work through excellent HR policies and people practices.

In awarding the certification, the independent international institution undertook a rigorous assessment of the bank's operations across Jersey, Guernsey and the Isle of Man, and the proactive steps it has taken locally with a people strategy, learning, diversity, equity and inclusion, wellbeing, work environment, talent acquisition and more.

This year the programme has certified and recognised over 2,300 'Top Employers' in 121 countries and regions across five continents.

'We are delighted to be awarded this certification, which recognises our approach to supporting staff and providing an effective framework for career development,' said Elvina Aghajanyan, Head of HR, HSBC Channel Islands and Isle of Man.

'It is hugely important to us, that those who work for HSBC are proud to work for an employer that nurtures talent, recognises the importance of a work/life balance and understands that our people are our most vital asset.'

## TOP ROLE FOR LOCAL INSURANCE STALWART



A well-known face in the local insurance industry has been elected National Deputy President of the Chartered Insurance Institute.

Callum Beaton will take up the role at the turn of the year and become President in January 2026. He has been involved in the insurance industry locally for nearly four decades, having started his career as an assistant underwriter at Lloyd's of London.

'I feel massively honoured to have been elected – I also think it's a significant matter for Guernsey's insurance sector as a whole,' he said. 'Guernsey plays a very real part of what I do, and I couldn't have got to this position without it.'

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## THE COMEBACK KID



BY DAVID CHAN, RAVENSCROFT CONSULTANT (AND FORMER U.S. RESIDENT)

Rather than start with the usual caveat when writing anything concerning Orange Man Bad, I leave it to the reader to make up their own mind.

Passions are running high, making objectivity hard. Americans use the saying 'inside baseball' to describe the more arcane political and policy details that the average voter largely ignores. You may think the same of what follows, but the outcome of 5 November directly affects us all: this is now Donald Trump's world and we're just living in it. Russia-Ukraine, Israel-Iran, China-Taiwan are just a few of the issues already affected by the results of the US elections. And that's before we consider the economic impacts. Markets are up, though!

There are already hundreds of takes on why Kamala Harris's campaign went so spectacularly wrong. Its missteps provided the opportunity for Trump to pull off the greatest comeback in US political history. There'll be many more views in the coming months and years as pundits try their best to unravel what many left-leaning voters had believed was Mission Impossible. The best article I have read thus far is: 'How Trump Crushed Obama's Legacy,' an UnHerd piece by David Samuels that beautifully describes the American Experience and why what happened, happened.

Here's an assertion: the oddball in the last three elections was not Trump's unexpected victory over Hillary Clinton in 2016, rather it was the one-off, Covid-constrained, 2020 face-off between Trump and Joe Biden. As a result, in 2020 there was very little of the rough-and-tumble public debate so routine in normal circumstances, where policies and promises are tested to destruction. The unprecedented restrictions on travel and public assembly provided the perfect cover for Biden, allowing him to avoid much of the exhausting workload; his team insinuating to the largely sympathetic media their concerns over his avoiding Covid given his age. I claim no particular insight but wrote from Texas in September 2020 (just after Kamala Harris had been chosen as Biden's running mate) that it was obvious even then that Biden was suffering from cognitive impairment, four long years before the Shakespearean plot that had him defenestrated in July 2024.

Back in 2020 in his (third) struggling campaign, Biden was sold to his party as a transitional, one-term, 'bridge' candidate because of the transparent weakness and inexperience of the rest of the field. He eventually

landed South Carolina's primary endorsement by promising to appoint a black female judge to the Supreme Court (delivered in 2022) and took the candidacy. That primary also included Harris, who dropped out without getting a single vote. This would come back to haunt her in 2024 because she was not battle-hardened in the unforgiving crucible of a presidential campaign. She had next to no policies or strategies; she was just the anti-Trump. Some might argue that was not her fault, since Biden, fatally, changed his mind about the one-term thing once installed in the White House.

Then again, a 92% turnover in vice-presidential staff since 2021 is an interesting statistic in itself. There's no doubt that Biden's refusal to accept the inevitable severely impacted Harris's chances – even though she was a weak candidate, underlined by her copying Biden's tactic of avoiding difficult interviews. Her best chance of success depended upon her being the incumbent with at least a year (preferably two) in office as President prior to 2024. Biden's anger at being sidelined fuelled his obstinacy; Harris's coronation only weakened her legitimacy.

There's no space, here, for an examination of those few policies Harris did announce, but the failure to accommodate different viewpoints, in particular those of the working class, allowed Trump's fox into Harris's henhouse. Either Harris's team didn't do its homework – or, worse, it did and decided to pander to the progressives anyway. Now they have four years to think about it.

**Financial promotion:** 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.





# SAVE SMART, RETIRE RICH: THE POWER OF COMPOUND

BY JASON KON, FINANCIAL ADVISER AT NETWORK INSURANCE & FINANCIAL PLANNING

Retirement: If you are in your 20s or 30s, this might seem like a lifetime away and you may think there is still plenty of time before you need to start preparing for it – but is that true?

If you are planning on relying on the old age pension to support you in retirement, did you know that for those in Guernsey born after 1 March 1979, you will have to wait until you reach age 70 before you are eligible for the old age pension? Similar increases are expected in the UK in order for the UK's old age pension to remain affordable.

With the recent roll-out of secondary pensions in Guernsey, it has put a spotlight on the importance of saving for retirement. Pensions can offer great incentives for savers with contributions benefitting from tax relief, and the potential to withdraw a tax-free lump sum from age 50.

As a financial adviser, I am often asked, 'How much do I need to contribute?' and 'Am I too late to start saving for retirement?'

The answer to the above: it depends on your circumstances and priorities. We do have to be realistic with time being a limiting factor; however, whatever age you start, the power of compounding can be a real game changer in meeting your goals.



## WHAT IS COMPOUNDING?

Compounding is the principle that any growth on your initial investment also achieves growth on itself. In other words, for every year your investment grows in value, you are also benefitting from growth achieved previously.

As an example, if you contributed £1,000 at the start of the year, and your investment achieved 5% growth, at the end of the first year you will have £1,050. In the second year, you contributed a further £1,000 at the start and earned a further 5% growth, your investment will be £2,152.50, and so on. Compounding even works with a one-off lump sum, say £50,000, which could potentially be worth around £132,665<sup>1</sup> in 20 years' time.

Over time, this snowball effect can result in exponential growth, making compounding a very powerful tool for long-term savers.

## WHY START EARLY?

It is easy to feel like you have plenty of time before you need to worry about retirement, and it is only natural to make decisions based on today's needs rather than worrying about tomorrow. A phenomenon called hyperbolic discounting where 'people give more weight to rewards/costs that are closer in the present than those farther in the future'<sup>2</sup> is particularly relevant today, when living costs are increasing and household budgets are being squeezed.

But why should someone 20-30 years away from retirement pay much heed to this?

- Time is a key factor in compounding because the more time your money has to grow, the larger your retirement pot will be. This means even small contributions made earlier in your career can grow significantly over decades.
- Compound interest grows exponentially too, so your interest is earning interest.

To put this into perspective, if you were targeting a £300,000 retirement pot at the age of 60, and assuming modest growth of 5%, a 25-year-old with 40 years until retirement would only need to save £207 per month, compared to £756 per month for a 45-year-old with 20 years until retirement.

Therefore, the benefit of compounding can turn a modest, regular contribution into a meaningful nest egg.

## MAXIMISE THE POTENTIAL OF COMPOUNDING

While time is a key factor, if you feel like you may have left it too late, here are some practical approaches you could consider to maximise the power of compounding:

- Start as soon as you can. The sooner you prioritise retirement savings, the more time your money has to grow
- Be consistent – ensure you are continually building your pension fund
- Increase your contributions over time. As your earnings increase, try increasing your contributions. Using the example above, if you were to double your contributions halfway through a 40-year timeframe, you could potentially increase your retirement pot by a further £76,645;<sup>3</sup>
- Employer matching. Take advantage of employer matching incentives so you do not miss out on additional contributions, which can make a significant difference to what you could potentially retire with.

PENSIONS CAN OFFER GREAT INCENTIVES FOR SAVERS WITH CONTRIBUTIONS BENEFITTING FROM TAX RELIEF, AND THE POTENTIAL TO WITHDRAW A TAX-FREE LUMP SUM FROM AGE 50.

## ONE LAST POINT

The power of compounding can be an effective tool for growing your retirement pot and help to set you up for a more secure and comfortable retirement. The being said, a financial adviser can talk to you about all your options and help you put a realistic plan in place, ensuring that you can still enjoy today, while not worrying about tomorrow.

Arrange a free financial review with one of our qualified independent financial advisers: email [advice@network.gg](mailto:advice@network.gg) or call 01481 701400.

<sup>1</sup> Calculations based upon 5%pa investment returns.

<sup>2</sup> Samson, A. (2017). The Behavioral Economics Guide 2017. Behavioral Science Solutions.

<sup>3</sup> Based upon a 5% average growth rate and contributions of £207pm for the first 20 years, followed by £414pm for the remaining 20 years.



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## PREPARING FOR 2025:

### HOW GUERNSEY FIRMS CAN EMBRACE TECHNOLOGY FOR A RUNNING START

BY RESOLUTION IT'S SALES & MARKETING DIRECTOR, PIERRE JEHAN

A key thing I've noticed throughout 2024 is that more businesses than ever are exploring and embracing the capabilities of technology for business growth. There's certainly been a shift in recent times, from organisations feeling reluctant to change traditional systems and ways of working, to eagerly adopting digital solutions to transform outdated methods.

As businesses grow and develop at a rapid rate, particularly in the Channel Islands, it seems many decision makers have turned to technology as a vessel for efficiency and scalability.

In 2025, it's crucial for business leaders to keep up this momentum to maintain a competitive advantage.

#### TECHNOLOGY CHECKLIST FOR 2025

##### Horizon scanning for AI developments to the finance industry

AI was undoubtedly one of the most talked-about technologies in 2024, and with good reason. Many firms are already using it daily to enhance productivity, improve accuracy, and strengthen information security. However, while AI has proven useful for operational efficiencies, we are yet to see its full, transformative potential in reshaping how financial services firms operate. As we move into 2025, it's essential for firms to actively horizon scan for emerging AI advancements that could redefine the industry. Staying informed about AI developments will enable finance organisations to anticipate and leverage changes that could revolutionise processes, client interactions, and overall business models in the near future.

##### Strengthening cyber security awareness to safeguard data

The finance industry falls just behind healthcare as the most targeted industry for cyber-attacks, so Guernsey firms are under constant threat. With ever evolving regulatory and compliance requirements, it's important for businesses to keep on top of their information security infrastructure. Many regulations mandate annual cyber security awareness training, and with human error to blame for 95% of cyber-attacks, regular team training is one of the best things you can do to keep company data safe.

##### Data, development and transformation

In an increasingly data-driven world, data and development services are essential for firms looking to stay competitive and make informed decisions. These

services encompass data analytics, custom software development, and database management – providing firms with tailored solutions to optimise operations, enhance customer insights, and streamline workflows. With accurate, actionable data at their fingertips, Guernsey firms can identify growth opportunities, improve efficiency, and respond more effectively to client needs.

##### Focus areas for transformation:

- **Customer experience:** Streamlining the client onboarding process with digital tools can lead to a better client experience and reduce administrative time.
- **Automating routine tasks:** Automation in finance, accounting, and other back-office functions can minimise manual data entry, reduce errors, and save time.
- **Data analytics for informed decision-making:** Using data insights to support decision-making can drive strategic initiatives and improve service offerings.

##### Penetration testing for peace of mind

Pen testing has become an invaluable tool for firms to proactively identify and address security vulnerabilities. The process involves simulating real-world cyber-attacks on a firm's systems, applications, or networks to discover weak points that malicious actors could exploit. By identifying vulnerabilities before attackers can, pen testing allows firms to bolster their defences, prioritise critical fixes, and strengthen their overall security posture.

Starting the year with a penetration test will help organisations stay one step ahead, provide peace of mind to stakeholders, and reassure clients and regulatory bodies alike.

##### Conclusion

For Guernsey firms, 2025 offers a prime opportunity to embrace technology and gain a running start. By strengthening cyber security awareness, staying close to AI developments, and focusing on digital transformation, firms can create a more efficient, secure, and innovative workplace.

This forward-thinking approach will not only enhance productivity but also build resilience, helping Guernsey firms navigate a rapidly changing digital landscape with confidence and agility. Now is the time to invest in technology and training to set the stage for growth, and a truly competitive edge in 2025 and beyond.



THE VISIT TO GUERNSEY BY HIS MAJESTY KING CHARLES III ©CHRIS GEORGE.

# TOWARDS A GREENER FUTURE

AS 2024 COMES TO A CLOSE, RUPERT PLEASANT, CHIEF EXECUTIVE OF GUERNSEY FINANCE, REFLECTS ON ANOTHER BUSY YEAR FOR THE PROMOTIONAL AGENCY FOR GUERNSEY'S FINANCIAL SERVICES SECTOR.

**This has been an exceptionally exciting and busy year for the agency, with two stand-out events in the year's calendar. The UK General Election, which ushered in the first Labour government in 14 years, and the visit to Guernsey by His Majesty King Charles III.**

Both of these events provided a valuable opportunity for us to share Guernsey's excellent reputation as an international finance centre of substance and stability, and our world-leading position in sustainable finance.

The year began with the launch of a significant piece of research commissioned by Guernsey Finance and carried out by Frontier Economics. The report outlines the value of Guernsey's financial services sector to the United Kingdom. It demonstrated that Guernsey-based funds contribute

£57bn to the UK economy on an ongoing basis with UK fund managers generating £2bn of fees annually from these funds. Additionally, UK FTSE 100 companies may collectively save almost £100m. per year by using Guernsey captive insurance structures, while Guernsey international pensions generate approximately £30m. per year in total for UK professional services firms and investment managers.

The report details the ways in which Guernsey supports and partners with the UK, adding considerable worth to its economy in many areas. The report also outlines Guernsey's alignment with the UK's key strategic initiatives such as the provision of sustainable finance in key strategic areas, the target of a net-zero economy and the provision of infrastructure across all regions of the UK.

This has been especially important as there are now more than 300 new MPs to whom we can demonstrate the value Guernsey brings to the UK's economy and our position as a global leader in sustainable finance.

We have further demonstrated our commitment to the UK in 2024 by opening an office in Westminster to get us more closely aligned with the seat of government and with the appointment of a new representative in the north of England to ensure the island is truly represented throughout the UK as a whole.

It was also the honour of a lifetime to have an opportunity to demonstrate Guernsey's position in this area when we had an audience with the King during his visit to the island.

Sustainability has remained the golden thread that runs through

the various sectors of our finance industry. Guernsey has been a trailblazer in this area since 2018, with the launch of the world's first sustainable fund regime, the Guernsey Green Fund.

It was such an amazing opportunity to be able to demonstrate to His Majesty the positive environmental impact created through investment into Gresham House's British Sustainable Infrastructure Strategies (BSIF) and the provision of solar energy into the UK by the NextEnergy Group. Both companies have funds domiciled in Guernsey.

Building on this momentum, our engagement at the UK party conferences this year marked a significant milestone in elevating Guernsey's presence on the national stage. It provided an unparalleled opportunity to showcase how our island not only excels in sustainable finance but also contributes substantially to the UK economy.

We were able to engage directly with key policymakers and influencers, highlighting

Guernsey's role as a vital partner in addressing global financial challenges and advancing sustainability goals.

Looking ahead to 2025, we plan to deepen our collaboration with the new Labour government, aligning our efforts with their strategic objectives for growth, productivity and achieving net-zero emissions.

A central theme for us will be championing 'private capital for good' — mobilising private investment to drive tangible, positive change in areas like renewable energy and sustainable infrastructure. We firmly believe that Guernsey can play a pivotal role in directing capital towards initiatives that yield both financial returns and significant social and environmental benefits.

Our calendar for the coming year is set to be as dynamic as ever, featuring high-profile events that will further amplify Guernsey's messages on a global stage. Our Business Development team, stationed in key jurisdictions, will host multiple events that

showcase and strengthen Guernsey's international reach, including South Africa, the Middle East, the United States, and closer to home in London and the north of England.

In addition, we look forward to seeing the results of the Guernsey Financial Services Commission's consultation on shaping the future of sustainability reporting in Guernsey. This initiative will ensure that Guernsey remains at the forefront of the global sustainable finance conversation, and ensure our frameworks and regulations not only meet international standards but are seen as leaders in the field.

Next year, we will capitalise on the strong foundations laid this year. Our mission remains clear: to promote responsible finance that creates lasting value for our clients, our island and the global community.



# HAS LABOUR LISTENED?



PAUL BEALE, TAX PARTNER AT KPMG IN THE CROWN DEPENDENCIES, EXAMINES HOW RACHEL REEVES'S NEW BUDGET AFFECTS THE NON-DOM REGIME.

In late October, the UK's budget was delivered by a Labour government for the first time since 2010. In the months leading up to the budget we kept hearing how the government had been listening.

They stated their belief that significant foreign investment was needed to facilitate the growth the country needs. And that they understood how this growth would likely be materially impacted if they pushed ahead with proposals to abandon the non-dom regime – particularly with no IHT protections in place.

They may have heard us, but it appears they were not listening.

The budget contained so much that I simply can't unpack it all in one article. National Insurance hikes, VAT on private school fees, IHT on pensions, and significant changes to the taxation of carried interest rules amongst other things. In a normal year, any one of these would be worthy of a written piece. For now, let's focus on the non-dom reform.

From 6 April 2025, individuals who have been resident in the UK for 10 years or more will be subject to UK taxation on their worldwide income, gains, and IHT on their worldwide estate.

In these cases, the IHT protections that certain Trust instruments offer will now be ineffective in many cases.

## GUERNSEY STILL A TOP CHOICE

For those impacted, many may simply accept the tax and stay where they are. Others, however, will not and will be searching for a new place to call home. There is no doubt Guernsey will feature highly on which jurisdictions are considered.

Our island continues to offer an attractive proposition to those considering relocating. The tax regime is appealing, as are all the wonderful characteristics of island life that make Guernsey so special.

For British expats, the new Labour government's first budget has been a game changing event not seen since the Brexit vote. If you have been a non-UK tax resident

for 10 years or more, you can have certainty on your IHT exposure as a long-term non-resident. This can facilitate greater certainty around gifting, structuring, and succession planning.

You are also presented with the option of a 4-year period of UK tax residence without exposure to UK income or capital gains tax on your non-UK income and gains – irrespective of whether you are native to Britain.

This means no more uncertainty over whether HMRC will be challenging your status after you have passed away. The new regime also eradicates the problematic element of subjectivity, but it would be wise not to underestimate the complexity that can arise.

## STABILITY IS KEY

As a jurisdiction we mustn't be complacent. The UK budget might put our own protracted budget negotiations into perspective, but we face significant hurdles to overcome.

With GST plans having been approved in Guernsey's States Assembly, the island effectively faces a referendum on the issue in next year's election. Any further corporate tax changes beyond the requirements for Pillar 2 compliance would, in my view, be ill-advised and risk our standing in the international community.

I take calls every day from families looking at moving to Guernsey. A simple supply and demand study would suggest that increasing our tax caps might provide short-term revenue, hitting the wealthy.

But I would argue that Guernsey's reputation is built on stability from a social, economic and fiscal perspective. Extreme caution should be taken before abandoning that key principle.

## WE'RE HERE TO HELP

As I wrote in October, making a move is complex and I don't suggest it is wholly driven by tax. Fortunately, Guernsey offers a lot more than that. Get in touch if you wish to talk it through at [paulbeale@kpmg.com](mailto:paulbeale@kpmg.com).



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# Strength in Connection

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# A YEAR OF SUCCESS



FOLLOWING A MILESTONE YEAR WHERE FORT CELEBRATED FIVE DECADES IN BUSINESS, CEO GRAHAM MCCORMACK LOOKS BACK ON THIS YEAR'S SUCCESSES AND SHARES UPON WHAT IS TO COME.

2024 has been a year of celebration for Fort as we toasted 50 years of business. It's no small feat considering the changes to the business landscape over those five decades.

Industries have transformed dramatically, influenced by technological advancements, changing consumer behaviours and global events. Fort has continuously evolved to adapt to the local and global landscape and has always been a people-first business. This has driven over 50 years of success and it felt fitting to have a year of investment and profile building.

### STRENGTH IN PROGRESS

We launched our brand refresh at the start of 2024, which became the catalyst to a year of events with 'strength in progress' as the strapline. For our staff, we invested significantly into new premises in Alderney and refurbished our Guernsey offices. We also completely refreshed our technology infrastructure and delivered Azure Virtual Desktop alongside new hardware for all staff.

Lisa Le Ray was appointed as our Head of People, demonstrating our commitment to delivering an exceptional employee experience; a highly experienced private client professional, Joe Woodward, joined as a director, Jack Castleman has recently joined as Chief Financial Officer and a Head of Risk and Compliance joins in January 2025.

While we have been busy with many investment projects, we also took time to celebrate Fort's 50th anniversary with intermediary events in Guernsey, Alderney and London. They say all work and no play makes Jack a dull lad!

### CLIENTS FIRST

As with the first 50 years of business, Fort now looks ahead to the next 50 years and is investing to ensure we have the best technology; are continually investing in regulatory compliance (we want to keep our untarnished regulatory record); that we are attracting and retaining the best talent; that our market position increases and grows; and that Fort's exceptional client service model goes from strength to strength.

The investments made in 2024 have kickstarted Fort's growth trajectory as our unique selling point of being

independently owned becomes more attractive and more in demand. Being an owner-managed, independent trust company with a people-first ethos sets us apart and we are experiencing more clients and intermediaries taking great interest in the ownership, culture and values of their preferred service providers. After all, they seek to build trust, need continuity of service, and desire exceptional personalised private client services.

### POISED FOR OPPORTUNITY

Fort has quietly grown for 50 years, but with major investment into our brand profile this year we have opened many new avenues of work and collaboration. Despite continual changes to the regulatory and tax landscape, most notably with the recent UK budget, there is opportunity – opportunity to provide exceptional client service to high net worths who seek the stability and protection Guernsey offers. With 50 years of business behind us, Fort is well positioned to deliver that experience clients seek.

The strength of Fort lies in its people, and as we head into 2025, we're thrilled to have a strong team engaged to achieve our goals. We are one year into our three-year strategy cycle and well on track thus far.

A key to this is market-leading incentivisation, being well capitalised, and having an aligned owner/management culture.

We have all of this, the dream team assembled and an opportunity to push on our profile and do something different. 50 years of business is indeed no small feat, but we are poised for the next 50 years!

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## Growth Essentials

£1,600/month

For businesses aiming to grow reach and visibility.

- Includes £300 monthly ad spend for an estimated 105,000 - 133,000 views.
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- Email marketing campaign.
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- Standard tracking and monthly strategy calls.

## Local Leader

£2,750/month

For businesses solidifying local presence.

- Includes £400 monthly ad spend for an estimated 160,000 - 200,000 views.
- Two paid social campaigns, advanced SEO, and Google Ads Display + Search.
- Includes two email campaigns.
- Half-page colour or two banner ads in Guernsey Press.
- Advanced analytics and monthly reviews.

## Island Domination

£3,600/month

For maximum island-wide visibility.

- Includes £600 monthly ad spend for an estimated 235,000 - 275,000 views.
- Two paid social campaigns, advanced SEO and Google Ads Display + Search, including re-marketing.
- Includes three email campaigns and automations.
- Extensive Guernsey Press print and digital ads, newsletter banner.
- Custom tracking and weekly reviews.

## Growing Locally Thriving Digitally

As the year draws to a close, it's a great time for businesses to take stock, regroup, and set goals to make 2025 a success. With the digital space more crowded than ever, small businesses face the real challenge of standing out. A smart, strategic approach to digital marketing can make all the difference.

Pierre Le Page, Managing Director of Genie, a new marketing agency serving Guernsey and Jersey, shares some practical tips to help local businesses grow in 2025 without breaking the bank.

### Boost Your Local Search Visibility

For small businesses, showing up in local searches is crucial. Potential customers are actively searching for what you offer, you want your business to be up top. Start by setting up a complete Google My Business profile. Make sure it's accurate, visually engaging, and has all the updated essentials such as your opening hours, location, mini description and contact details.

Beyond your Google profile, your website's content should match what customers are looking for. Ask yourself: does it answer common questions and highlight what makes your business unique? Adding locally relevant keywords to your content can also help improve your positioning, giving you a step up over competitors who haven't invested in local SEO (Search Engine Optimisation).

Regularly updating your website is another simple but effective way to stay visible. And if there are key search terms where you're really struggling to show up, putting a little budget into Google Ads can give you that extra boost where it counts.

### Build Credibility with Customer Reviews

Online reviews play a big role in today's decisions whether you're a service or product business. Positive feedback not only strengthens your reputation but also gives you an advantage over competitors. Reviews make your business look trustworthy and appealing.

When people see a solid history of good reviews, they're much more likely to choose you over a competitor with little feedback. Some review platforms even sync with Google, so you can add star ratings to your Google Ads, an easy way to build credibility directly in the search results.

Consider a simple strategy for gathering reviews. This could be as easy as following up with happy customers and asking if they'd share their experience. Positive reviews build trust, and the more quality feedback you have, the stronger your online presence becomes.

### Stand Out with Smarter Social Media Ads

Social media is a valuable tool, but posting alone won't always get you the reach you need. With a targeted ad strategy, you can connect with the right customers at the right time.

A lot of small businesses rely heavily on boosted posts for ease of setup, hoping they'll reach a broad audience quickly. However, boosted posts are often more expensive per click than a well-structured ad campaign in Ads Manager. Ads Manager allows for better targeting, meaning you can reach specific groups and get an even better return on investment.

Research shows boosted posts can be up to 197% more costly per click than targeted ads. For small businesses with tight budgets, that's a huge difference. If you want to make the most of your marketing spend, consider working with an agency that can help you structure campaigns to truly engage your audience.

### Leverage Local Advertising

One of the biggest strengths of small businesses is their connection to the local community. For businesses in the Channel Islands, blending digital advertising with traditional media, like the Guernsey Press or regional magazines, is a great way to build your brand and reach a full demographic range across multiple media formats.

At Genie, we bring together traditional and digital advertising in straightforward, fixed-price packages. This approach gives small business owners the benefits of both types of media without the headache of managing separate campaigns. Plus, we offer live performance dashboards, so you can see exactly how your marketing spend is paying off.

### Looking to Grow in 2025?

Marketing doesn't have to be complicated or costly. With a clear audience strategy, a considered approach across channels, and regular updates, 2025 can be the year your business shines. Whether you're just starting out or ready to scale up, Genie is here to help. If you're curious to learn more, we'd love to chat about your growth goals.



**Pierre Le Page**

Managing Director

pierre@geniedigital.co.uk

With over a decade of hands-on experience, Pierre has crafted and managed B2B and B2C digital ad campaigns for companies of all sizes across diverse sectors, delivering impactful results.



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## WORDS DON'T PAINT A PICTURE – COLOURS DO!

BY ANDY FOTHERGILL, JOINT MANAGING DIRECTOR AT PRINTED IN GUERNSEY

Look at the world's most recognisable brands and you'll find it is colour that boosts their recall and recognition. Besides being the single most important aspect in branding, believe it or not colour plays a huge part in purchasing decisions, influencing up to 85% of consumers' choices.

So, the use of colour is important, and not just for attracting attention and selling product. When an Australian agency asked 1,000 smokers which colour they found most offensive, Pantone 448C, or 'opaque couché' came out top. Respondents associated it with 'dirty', 'death', and 'tar'. That's why they covered cigarette packets with it.

A 2017 YouGov survey shows blue as the most popular colour in the world. It implies trust and honesty (good for banking). It can be tactful, caring, and concerned (good for healthcare), while offering reliability and responsibility (insurance), but also conservatism and authority (government). More than 33% of brands use blue as their primary colour.

Different branding colours mean different things,<sup>1</sup> Green = growth and nature (Specsavers, Whole Foods), Red = passion and urgency (CNN, Marvel, Netflix), Yellow = happiness and warmth (McDonalds, Ikea) Purple = luxury and sophistication (Cadbury, Milka) Orange = fun and affordability (EasyJet, Fanta). Brands are instantly able to convey a message to their consumers through the use of colour.

Why am I telling you this? Well, the point is that this only works if the colours used in your print are consistent – time and time again. So, how do we do this?

Our HP Indigo printing presses use inline spectrophotometers (yes, it's a real word!) that constantly calibrate, resulting in consistent colour output. By using these tools, we can easily achieve accuracy no matter how many times your product is printed.

In the days of film cameras (remember them?), how many times were your idyllic holiday memories shattered by 'out of focus' or 'over exposed' stickers? Today, billions of people take trillions of photos on smart phones each year and we expect prints to be nothing less than what we see on our mobile screen.



Not so far back, you may have marked up artwork for printing with specific Pantone colours and provided some nice transparencies for scanning – but you never really knew what you were going to get. Even proofing was an inexact science. The CMYK colour space is different to the RGB colours that are beamed out of your screen, but we can get very close by the use of some clever software and our HP Electroink that can really jump off the page.

That's why Touchnote, the world's favourite online postcard providers, trust Printed in Guernsey to print millions of postcards. That's why another of our clients, Papier, the high-end card and stationery provider, have so many satisfied clients. That's why the hundreds of local businesses that prefer our short-run high-quality printing keep coming back again and again. You could say that we have 'passed with flying colours!' (ouch!)

<sup>1</sup> Our Printed logo is magenta, one of the colours in the CMYK gamut and it represents imagination, passion and innovation and is quirky and bright. It's a colour of transformation, suggesting the shrugging off of old ideas and the embrace of new ones. (It also denotes decadence and excess but that's for a different article).



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## CAN THE INTERESTS OF EMPLOYERS, EMPLOYEES AND CLIENTS EVER BE ALIGNED?



Business

### MANAGING PARTNER OF BABBÉ LLP, NICK ROBISON, IS ON THE TRAIL OF ELEPHANTS...

The 'standard' model for a law firm is to combine a number of lawyers' practices: in the context of Guernsey, advocate 'A' may have a valuable practice, comprising loyal clients, and advocate 'B' may have a similarly valuable practice, albeit one that specialises in a different type of law; so, the two advocates combine their practices, sharing (and thereby reducing) overheads, while referring work to each other in order to increase turnover.

If a junior lawyer working within the partnership wants to become a partner-owner, they must develop a client base of their own such that, in time, their practice will be sufficiently valuable that, if joined to the practices of the existing partners, the broader partnership will grow even more.

#### SO FAR, SO GOOD... OR SO IT SEEMS

There is an 'elephant in the room' – an inherent conflict that all businesses, whether advocates' partnerships or otherwise, must overcome.

In the 104 years since Advocate Joseph Naftel first commenced his practice, which planted the seed for the firm that Babbé is today, Babbé has, like all businesses, had to grapple with the inherent tension that exists between the interests of its partner-owners, its staff and its clients. There is nothing novel about that tension, or awkward about acknowledging its omnipresence: all business owners want profits, which means the highest number of clients and the fewest practicable expenses; however, an abundance of clients can lead to fewer 'relationships' with those clients, while low overheads can mean low salaries and fewer benefits for employees.

In reality, therefore, any business driven only by its owners' desire for profits will face stormy weather. Its clients and staff may feel devalued and quickly look elsewhere, leaving the firm and its owners behind, needing new clients and staff, many of whom may – in time – feel just as devalued as their predecessors.

And so, the cycle continues.

#### HOW CAN THAT CYCLE BE BROKEN?

Can the interests of employers, employees and clients ever truly be aligned?

Babbé has attempted to 'square this circle' by prioritising clients' interests: if our clients are satisfied, they will

continue to look to Babbé to assist them (in the face of competition from Guernsey's 20 – yes, 20! – other advocates' firms) which will, in turn, ensure the firm generates sufficient work to enable employed staff to build their practices, and sufficient income to reward the owners' investment.

#### BUT WHAT DOES THAT ACTUALLY MEAN?

How does a firm really prioritise the interests of its clients?

The guiding principle of Babbé is 'putting clients first'. Underpinning that mantra are the firm's five core values: excellence; honesty; respect; accountability; and unity. If we provide excellent service, are honest with our clients and show respect for their concerns, while being accountable (individually and collectively) for the quality of the service we provide, and show unity towards each other and our clients all the while, our clients will get the benefit of us 'living our values'. Focusing our business in this way allows Babbé to take problems off our clients' desks, and put them onto ours, thereby allowing clients to get on with the 'business of business', comforted in the knowledge that their interests are being looked after.

A client-first model may not be perfect: at times it may suffer the odd strain (especially when a client is less than quick to pay the bills); but, after 104 years of serving Guernsey – and amid competition from 20 rival firms – the 'elephant in the room' is pretty well trained at Babbé and doesn't trample too many flowers.

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## TIME TO RELOCATE TO GUERNSEY

The UK Autumn Budget contained significant changes to the UK tax system. This will likely result in additional exposure to UK tax for some UK resident individuals, including in relation to UK inheritance tax (IHT).

### UK Inheritance Tax

From 6 April 2025, IHT will be levied according to an individual's UK tax residence. Long term residents, meaning individuals UK resident for at least 10 in the last 20 tax years, will be subject to IHT on worldwide assets (UK and foreign). This replaces the concept of domicile for IHT.

Those who are not long term UK residents will be subject to IHT only upon UK situs assets, which includes assets that derive value from UK residential property.

On leaving the UK, long term residents who have been UK tax resident for the last 20 years, will have to wait 10 consecutive tax years from leaving before their foreign assets are outside the scope of IHT.

This period is shortened to 3 years for those who were only UK tax resident for between 10 and 13 tax years in the 20 tax years prior to leaving the UK. The 3 year tail then increases by 1 year for each additional tax year that the individual was UK resident, above 13 years, until the maximum of 10 years is attained.

Under transitional rules, individuals who were not UK domiciled under common law (on 30 October 2024), and who are not UK tax resident from 2025/26, will not be regarded as long term resident in a relevant year and may be able to take advantage of a shortened 3 year IHT exposure period, under certain circumstances.

As UK IHT is charged at 40% on the value of an individual's estate, exposure to this tax (subject to any reliefs that may be available) may be substantial. The added long tail (up to 10 years) bite of these new residence based rules to determine IHT exposure will also likely be significant, potentially keeping individuals within the scope of IHT far longer than under previous rules. Leaving the UK earlier than planned may be required, such that you reduce the period of exposure to IHT.

### UK Pensions and UK IHT

The value of UK approved pension schemes is presently exempt from UK IHT, allowing the fund to pass IHT free on death to a dependant. However, from 6 April 2027, almost all unused UK approved pension and death benefits will be subject to UK IHT on death.

### Why Relocate to Guernsey?

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 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 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:

- > Guernsey has no capital gains or inheritance tax.
- > The 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.
- > Potential to receive UK pension income, including a lifetime flexible drawdown, free from UK tax.
- > The disposal of certain UK assets may not be subject to UK capital gains tax.

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.



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# GROWING MY NETWORK

THIS ARTICLE MARKS MY FINAL PIECE FOR EN VOYAGE THIS YEAR, AND IT FEELS LIKE THE RIGHT TIME TO REFLECT ON MY JOURNEY, WRITES CONCISE FOUNDER AND DATA CONSULTANT, KATIE INDER



Last October, I made the leap from a stable job to go all-in with Concise. I started with only a few professional connections but I quickly discovered how supportive the Guernsey community is.

A small number of initial casual introductions turned into over 50 coffee meetings with potential clients, mentors, and like-minded individuals – averaging about one new conversation per week. For a natural introvert, this has been both my biggest challenge and greatest reward.

It's a network built on genuine interactions. Many new clients and collaborators have come through personal connections and referrals. I've been keeping track of who I meet and when, including who introduced me and their job titles, but I haven't added any metrics to measure the value of these relationships. This got me thinking, how does one quantitatively measure the strength of human connections? Is it even possible?

To understand what it means to have a 'strong' business relationship, I turned to research in psychology and sociology where relationship strength is often described by factors like trust, frequency of interaction, and shared goals. In personal relationships, we consider someone a close friend if we can trust them unconditionally. In business, however, trust is more about confidence in someone's ability to deliver on a project or represent us well to others.

This echoes what Stephen Covey writes in *The Speed of Trust*, which outlines behaviours and principles that cultivate authentic connections – like honesty, transparency, and respect. But what actual data could I use to measure this? Should I start handing out surveys after each coffee meet?

### WEAK TIES

In looking deeper into the power of relationships, I came across Mark Granovetter's 1973 study, which revealed a surprising insight: weak ties – those loose, casual acquaintances – are often more impactful than strong ones. Through a survey of how men found jobs, Granovetter found that weak ties provided more new job opportunities than close friends or family. Recent studies by researchers at MIT and Stanford have even reaffirmed this idea in the digital age, showing how our most casual LinkedIn connections

can offer career-boosting opportunities. Weak ties connect us to networks outside our own, providing fresh information, perspectives, and resources.

This finding is counterintuitive to the idea that strong relationships are the most valuable, at least in a business sense. If weak ties – the casual connections that may drift in and out of our lives – hold the key to fresh opportunities, maybe we shouldn't be so focused on quantifying the closeness of relationships at all.

### SOCIAL CAPITAL

For my business, this 'weak tie' effect has been significant. Many of those coffee meetings didn't lead directly to sales but opened doors to referrals, insights, and new ideas. Even if some connections were fleeting, each had the potential to build what researchers call 'social capital' – the intangible value we gain through our relationships and reputation within a community. Unlike financial capital, social capital isn't something we can store or easily quantify; it's a relational asset that provides access to information, influence, and resources that can't be captured in a spreadsheet.

For Concise, each conversation and collaboration has been an investment in this social capital, not only for me but for the community of data professionals, entrepreneurs, and clients around me.

As I reflect on this year, I'm struck by the impact of community, not just in numbers but in real, personal connections that I've built. Business isn't just about transactions; it's about trust, mutual respect, and the shared goal of growth. I look forward to continuing to grow my network in the new year, without feeling the need to make it into a data project. If you'd like to connect or join our community of data enthusiasts, reach out through email or LinkedIn.

FOR MY BUSINESS, THIS 'WEAK TIE' EFFECT HAS BEEN SIGNIFICANT. MANY OF THOSE COFFEE MEETINGS DIDN'T LEAD DIRECTLY TO SALES BUT OPENED DOORS TO REFERRALS, INSIGHTS, AND NEW IDEAS.

ADVERTORIAL



## THE FUTURE OF ISLAND HEALTHCARE

Island communities, like Guernsey, can face exceptional challenges providing high-quality healthcare. Harriet Wall-Gibbs, Associate Manager, KPMG in the Crown Dependencies, shares her perspective on why identifying and adapting the best healthcare practices specifically to help island communities is important.

KPMG is uniquely positioned in serving island communities across the Crown Dependencies in addition to other Atlantic, Caribbean and Mediterranean islands, and is responding to the challenge of providing high-quality healthcare by launching the Global Centre of Excellence for Island Healthcare.

This new centre is a hub where KPMG firms can share experience and learnings from island-based healthcare internationally. It unites dedicated island-based professionals working regionally from all our offices in these areas, focusing on identifying and adapting the best healthcare practices specifically to help our island communities.

I recently took a trip to the Bahamas with an expectation of it being a totally different island – yes there were palm trees and white sand – but surprisingly, regardless of geographical location or time zone, our islands shared the same obstacles. Geographical isolation and

resource limitations can manifest as challenges for the health systems in our communities. Those challenges really form the basis of what we're helping our clients overcome.

KPMG's new Global Centre of Excellence offers an exciting opportunity for island nations like Guernsey and those further away in the Caribbean to come together, sharing insights and strategies that address the unique needs of smaller healthcare systems.

On a day-to-day basis, I sit together (virtually) with colleagues from across the world, drawing on our learnings from each of our island jurisdictions, to serve our clients with better and deeper expertise. We recognise the strength of small, tight-knit communities as a tremendous asset in healthcare and our initiatives often work to harness this power, with tailored solutions that respect each region's unique culture and needs.

KPMG recently hosted and helped facilitate senior health leaders from Bermuda who visited the Channel Islands. We discussed our different experiences and practical examples of how island health systems are solving our shared challenges, such as pressures on capacity, staff shortages, and the need for innovative, affordable, patient-centred solutions.

The possibilities of benefits to our island communities from these projects are endless and I am so pleased to be a part of the team who is at the forefront of developing these initiatives. We will all benefit from the programmes that KPMG can design and help implement, and that's really the purpose behind this work – the impact it can have on all of us.

*KPMG has recently released its latest Healthcare Horizons report and the Island Healthcare Snapshot Review. If you'd like to discuss or receive a copy of either, or find out more about the Global Centre of Excellence for Island Healthcare, please visit [kpmg.ws/IslandHealthcare](https://kpmg.ws/IslandHealthcare)*



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## GUERNSEY – A SAFE HARBOUR

STUART LESLIE, HEAD OF RESIDENTIAL SALES AT SAVILLS GUERNSEY, DISCUSSES INCREASED ACTIVITY IN THE ISLAND'S PROPERTY MARKET.



After having to navigate some fairly choppy waters over the last 18 months or so, there are signs that Guernsey's property market is beginning to return to a more even keel.

A lot of recent activity has been driven by sales in the Open Market, in part due to the UK's proposed changes to its 'non dom' tax regime.

Even before Labour's election win we experienced an uplift in enquiries from potential buyers. That's only increased since the autumn budget.

While more severe reforms were shelved, future exposure to income and capital gains tax will now be on a residence basis, removing the ability to pay tax only on revenues arising offshore as and when they are remitted to the UK.

More pertinent still are the proposals to bring worldwide assets into the scope of UK inheritance tax where an individual

has been a UK resident in 10 of the past 20 years.

Although many 'non doms' will still want to keep a base in the UK, these changes will likely cause some individuals to question whether they remain a UK resident or base themselves elsewhere.

Guernsey offers a flat rate of 20% on income tax, with beneficial tax caps available for new residents, no VAT or capital gains tax and no inheritance tax. The island's businesses can also take advantage of no corporation tax for companies registered in the island.

Of course, many European countries offer favourable tax regimes – it is not the only consideration when people are looking to relocate.

Fortunately the lifestyle on offer in Guernsey is also very attractive.

Visitors often remark on our welcoming community and friendly atmosphere, while the island continues to be a safe and secure place to live and work. There is also an excellent selection of highly rated public and private schools for those with children.

Short commutes mean you can be at the beach within minutes of leaving the office, while the island also has a variety of sports clubs and a rich tradition in music and the arts.

For those who do need to do business there is excellent connectivity via air and sea – with direct flights to London City Airport in under 90 minutes. Many people work remotely, visiting the

mainland perhaps once or twice a week.

We continue to see a large number of new registrations and viewings by those from the UK and further afield. We expect this activity to gather further momentum as we head into 2025.

If you would like to discuss your property requirements – or simply want some advice on the latest market trends – call Savills Guernsey on +44 (0)1481 713 463 or email [stuart.leslie@savills.com](mailto:stuart.leslie@savills.com)

### WHAT IS THE OPEN MARKET?

Anyone who holds a British or Irish passport or who has the right to live in the UK can buy or rent an Open Market property.

Open Market properties make up roughly seven per cent of all housing stock on the island, while house prices are generally higher than Local Market values.

Anyone living in an Open Market property has the right to live and work on the island indefinitely. There are no wealth tests or governmental assessments to meet and no need for an employment permit.

Once a buyer has found an Open Market property they need to apply for an Open Market Resident Certificate via Guernsey's Population Management Office. They are also able to accommodate their immediate and extended family.





IMAGES ©LOCATE GUERNSEY

# HELPING YOU FEEL AT HOME

Locate Guernsey's Relationship Manager, Lily Prus, shares answers to some of the most common questions the team is asked by those considering a move to the island.

Guernsey has long been considered a relocation destination by those looking to leave the UK. Some consider the island for tax purposes, move for business reasons or simply for a change of lifestyle while remaining in an English-speaking environment.

Whatever the initial motivation, considering a relocation can sometimes be a daunting prospect and it can be hard to know where to start. Fortunately, the Locate Guernsey team is on hand to help. A government agency, Locate

Guernsey provides free and impartial guidance to those considering a personal or business relocation to Guernsey.

**How do I become a Guernsey resident?** Moving to Guernsey can be incredibly simple. Those with British/Irish passports or Right of Abode in the UK, can become resident in Guernsey through the purchase or lease of an Open Market Part A property. Being an Open Market resident allows you to live on the island indefinitely. There's no employment requirement but Open Market residents are free to work or run their businesses if they want to.

**Is there an application process?** Unlike other jurisdictions, there is no wealth test, minimum property spend, or minimum tax take to gain residency. Once you have

found the perfect Open Market home, it's just a case of making a straightforward application to our Population Management office.

**How will my lifestyle be impacted?** Sometimes people will initially consider Guernsey for tax reasons but it's the island's safety, warm community, and laidback pace of life that they stay for. It's fair to say that islanders live life well, we work hard but we enjoy all that the island has to offer.

The best way to get a feel for the island is to visit Guernsey before your relocation on a 'recce' visit. This is an ideal time to explore different parts of the island, view properties and meet with local advisors. There are also some fantastic YouTube channels that offer an introduction to life in Guernsey.



GUERNSEY HAS LONG BEEN CONSIDERED A RELOCATION DESTINATION BY THOSE LOOKING TO LEAVE THE UK. SOME CONSIDER THE ISLAND FOR TAX PURPOSES, MOVE FOR BUSINESS REASONS OR SIMPLY FOR A CHANGE OF LIFESTYLE WHILE REMAINING IN AN ENGLISH-SPEAKING ENVIRONMENT.

## What about healthcare?

Our level of on-island care is very good but it's important to note that there is no NHS in Guernsey. Guernsey's healthcare system is part patient-paid, with residents paying for their primary care (GP visits, Accident & Emergency and ambulance callouts), however, all follow-up treatment when referred by a GP or specialist is funded by Guernsey's government. Guernsey residents make social security contributions to benefit from the healthcare system. Health insurance options are also available.

**Where do I start?** This one is easy... speak to Locate Guernsey! The team at Locate Guernsey have a wealth of experience and contacts to provide support throughout the relocation process. You can

get in touch with the team at any stage of the journey, whether an initial discussion as you scope out various jurisdictions, or a more detailed conversation surrounding the practicalities of relocation.

*Could Guernsey be the ideal location for you and your family? If you would like to find out more, please get in touch with the Locate Guernsey team: Tel: 01481 220011 Email: [enquiries@locateguernsey.com](mailto:enquiries@locateguernsey.com) [www.locateguernsey.com](http://www.locateguernsey.com)*



To start your journey, call the Locate Guernsey team

T: +44 (0)1481 220011

E: [enquiries@locateguernsey.com](mailto:enquiries@locateguernsey.com)

W: [locateguernsey.com](http://locateguernsey.com)

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**Julius Bär**  
YOUR WEALTH MANAGER



IMAGE ©ISTOCKPHOTO



## WHY HIGH-NET-WORTH INDIVIDUALS ARE CHOOSING GUERNSEY FOR RELOCATION

Shannon Murphy, Relationship Manager at Julius Baer Guernsey, sheds light on why affluent individuals are relocating to Guernsey, and what to bear in mind when making the move.

As global mobility increases, wealthy individuals and families seek jurisdictions that offer not only lifestyle advantages but also significant financial benefits. Guernsey, known for its safety, highly favourable tax regime, and business-friendly environment, is becoming a popular choice for relocation.

### FAVOURABLE TAX REGIME

Guernsey's tax regime is one of its biggest attractions for high-net-worth individuals. Unlike many other European countries, Guernsey residents benefit from:

- **No capital gains tax:** Allowing individuals to sell assets such as shares or property without worrying about tax implications on the profits.
- **No inheritance tax:** Making it an ideal jurisdiction for families planning their estate and succession. Assets can be passed down to the next generation without the significant financial burden that many countries impose on estates.
- **A low standard income tax rate of 20%:** With tax capping available for individuals with significant wealth. Under the tax cap, residents can limit their annual tax liability to £320,000 for 2024, for income earned both inside and outside Guernsey, providing substantial savings for those with global assets.

### PROXIMITY AND CONNECTIVITY

While Guernsey may feel like an island retreat at times, it's not isolated. It offers flight connections to major financial hubs like London, giving residents easy access to global business opportunities. For those who need frequent travel, Guernsey's proximity to the UK and mainland Europe makes it an ideal base.

Additionally, with a well-regulated financial services sector, Guernsey ensures its residents can manage their affairs efficiently from anywhere in the world.

### STABILITY AND SAFETY

Guernsey's political stability provides peace of mind for individuals and families who prioritise long-term planning and consistent financial policies.

Guernsey also boasts a low crime rate, contributing to its reputation as one of the safest places to live, especially for families.

### CONSIDERATIONS WHEN RELOCATING

Aside from looking at a jurisdiction's tax regime and way of life, relocation is an ideal opportunity for families to reassess their succession plans and ensure everything is in order. Wealth planning doesn't always involve complex structures like trusts; sometimes, it's as simple as clearly communicating succession wishes and organising essential documents.

Wealth planning is about discussing how a client's succession wishes can be fulfilled. Sometimes it can be as simple as executing a legal document, creating an emergency folder with important documents and contacts, and communicating clearly with the next generation. It is important to ensure the right structures are in place and the next generation is well-prepared to manage family wealth.

Seeking advice on legal matters, tax residency requirements, and property laws is essential to a smooth relocation process. Having a good advisor to offer expertise in ensuring that all financial and legal affairs are in order before and after the move.

For personalised and expert investment advice, please contact Shannon at [shannon.murphy@juliusbaer.com](mailto:shannon.murphy@juliusbaer.com).

*This material has been prepared for information purposes only. It is not intended to provide, and should not be relied on for, legal, tax or accounting advice.*

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## AURIGNY APPOINTS CHIEF FINANCIAL OFFICER



Aurigny has appointed its current Head of Finance, Roger Pratt, to Chief Financial Officer.

Mr Pratt joined Aurigny in 2014 as a management accountant, a role he held for three years

before advancing to Financial Controller and subsequently to Head of Finance.

'I am very much looking forward to taking on the role of CFO to further strengthen the company's position,' he said. 'I have worked at Aurigny for 10 years, holding various positions in the finance team, and I am grateful to the CEO and management team for this exciting opportunity to take on this new role at Aurigny.'

Born and raised in Guernsey, Mr Pratt studied at Warwick University, achieving a BA and MA in Classical Civilisation. He lives on the island with his wife and two children.

In his new role, he will work closely with Aurigny's CEO Nico Bezuidenhout, who said: 'I would like to congratulate Roger on his appointment to CFO. He has been a valuable asset to Aurigny during his 10 years of working with us.'

'Promotion to the role of CFO not only reflects Roger's experience and capabilities but also the value we place on him. It also shows the emphasis that the company places on sound financial stewardship which Roger and the team are helping to deliver.'

## NEW CORPORATE PARTNERS AT APPLEBY



Advocate Dylan Latimer and Tristan Ozanne have been welcomed as Partner and Group Partner respectively at leading offshore law firm Appleby. Both have been named as 'Next Generation Partners' by Legal 500 in their 2025 UK directory.

Appleby Guernsey Group Managing Partner Richard Sheldon said: 'We are delighted to welcome Dylan and Tristan. This is a great boost to our established Guernsey team, and it further strengthens our ability to offer a seamless, multi-jurisdictional service to clients. Together their combined wealth of experience and vast knowledge of Guernsey law is an invaluable asset, which enhances Appleby's position in the offshore legal industry.'

## BABBE EXPANDS WITH NEW ASSOCIATES



Babbe, Guernsey's largest single jurisdictional law firm, has continued to expand its leading disputes and risk team with the appointment of two associates.



Jonathan Exall (above left) has previously worked at a well-respected boutique English regional practice with a focus on commercial litigation, and Benjamin Chambers (left) joins from a global insurance law firm with experience in professional indemnity litigation.

'Jonathan and Benjamin not only represent the continuing success of the team and the need for us to further resource to meet the demands for our services from the global and local legal market, but their joining also reflects the firm's ability to attract the best young talent by the positive and supportive culture of the firm and its collegiate work environment,' said Advocate McGuffin, Head of Disputes and Risk.

## SKIPTON INTERNATIONAL EXPANDS SENIOR MANAGEMENT TEAM



Charlotte Dunsterville, who has more than 30 years' experience in commercial business, has been appointed Chief Commercial Officer at the bank.

'Charlotte's varied commercial background and her reputation for sound judgement will be invaluable as we develop the business. Her expertise and experience will enable us to grow the business with effective propositions that keep Skipton at the forefront,' said CEO Jim Coupe.



The bank has also appointed Jennifer Mennim as Chief Risk Officer. She joins from Tesco Bank, where she was risk director.

'This senior management role will see Jennifer drive forward the risk side of our business. Jennifer's background and her reputation in the UK market will be invaluable as we develop our propositions for the bank. Her expertise and experience of the finance industry, including her knowledge of technology and compliance oversight, will enable us to develop as Skipton's business grows,' said Mr Coupe.

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## NEW PARTNER AT FERBRACHE & FARRELL



Advocate Robin Gist has joined Ferbrache & Farrell's dispute resolution team as partner.

He came to Guernsey in 2012 to work for the Law Officers of the Crown and was called to the Guernsey Bar in 2014. He sits on

the Guernsey Tax and TRP Tribunals, and has extensive experience of appearing in all the Bailiwick's courts, including the Court of Appeal.

'Robin brings an enviable mix of experience of both the private and public law spheres to his practice. He works with both international and local clients on a broad breadth of contentious issues, regulatory matter, general advisory work, and property,' said Managing Partner, Alastair Hargreaves.

## NEW PARTNER AT KPMG IN THE CROWN DEPENDENCIES



David Alexander has risen to the position of Audit Partner with KPMG in the Crown Dependencies.

Mr Alexander joined the firm in 2009 and became a director in 2017. He has specialised in audits of private equity and alternative investment funds, including London-listed funds, and leads the firm's ESG assurance offering for Guernsey.

'David has become a key leader of our audit team and as part of his new role he will lead the audit practice in Guernsey. His innovative thinking and strategic insights have significantly boosted our firm's capabilities and client services, and his promotion to partner is a well-deserved recognition of his dedication to clients and exceptional performance,' said Brian Bethell, Head of Audit at KPMG in the Crown Dependencies.

## EXPANSION AT OAK GROUP



Oak Group has appointed Anna Sauvarin as its new Chief People Officer. Based in Guernsey, she will head Oak's people & culture team.

She has more than 20 years' experience in human resources and commercial roles,

and in her new role, she will be responsible for refreshing Oak's people strategy, enhancing the employee value proposition, and have responsibility for learning and development, performance management, and reward and recognition.

She joins newly promoted manager Shauna Gallienne, along with senior administrator Swapna Peerthy, and administrator Holly Skillett, as part of Oak's expanding people & culture team.

## NEWLY-NAMED ORBITUS TAKES ON NEW HEAD OF STRATEGY AND GROWTH



Ray Tully will be driving growth at newly named Orbitus. Orbitus Group is the new name for the former Jupiter, which has just marked 30 years in business.

Mr Tully, who has taken on the role of Head of Strategy and

Growth, spent the last 17 years in business development at Praxis Group.

'I'm thrilled to join such a talented and dedicated team. Orbitus has built an incredibly strong business over the last 30 years underpinned by a quality client base and I'm looking forward to being part of the next phase of its growth and development,' he said.

Orbitus Managing Director Chris de Putron added: 'We are delighted to welcome Ray to the Orbitus leadership team. His dedication to building strong client relationships aligns perfectly with our core values, and his extensive marketing experience and deep understanding of business development make him the ideal person to lead our growth strategy.'

# COMMITTED TO CUSTOMER SERVICE

FOLLOWING HER RECENT APPOINTMENT AS CHIEF COMMERCIAL OFFICER AT SKIPTON INTERNATIONAL, CHARLOTTE DUNSTERVILLE SPOKE TO AMANDA EULENKAMP ABOUT HER AMBITIONS AND WHY SHE'S FOUND HER DREAM JOB.



At the time of our interview, Charlotte had just completed her first month at the local bank. Her entire career has been a variety of customer-facing roles, mainly for international telcos.

Initially she worked in operational roles before crossing over to more commercial ones, which have, she said, given her a 'good commercial focus in terms of sales, marketing and product, as well as the customer experience side'.

Skipton International is no stranger to good customer service. Indeed, it has always been at the heart of its ethos, and the business has maintained its Feefo Platinum 'Trusted Provider' status for five consecutive years. Was this one of the reasons Charlotte was attracted to the role?

'I was attracted by the business which has got a good reputation for its customer service. What stood out about the Chief Commercial Officer role was that it was a newly created one, which meant that I could come in and review and put my own mark on the role.

'Skipton's very successful commercially, with a strong mortgage book across Guernsey and Jersey, as well as a big book of buy-to-let UK mortgages. Plus, our banking licence permits us to take saving deposits from retail customers at our Guernsey office as well – it's a well-respected Channel Island business, which was also attractive to me.'

Banking was not completely new to Charlotte as she'd done some consulting between telecoms roles, including at the Nationwide in the UK and with a couple of financial service providers in the Channel Islands.

'But I did have to learn lots of acronyms,' she smiled, adding that there is also very different regulation in telcos to financial services.

Her first month involved getting to know the team and she said that everyone had been welcoming. 'There's some real talent at Skipton.'

With the business already riding high in the customer service stakes, what did she need to plug into in her new role?

'There's a remit for growth, so looking at new growth opportunities and seeing what we can do better. Within my remit I'm the customer champion, so that's great with my background; I'm looking to see what I can add to an already very strong customer experience.'

She's also responsible for ESG; having spent a couple of years at sustainability consultancy and advisory business UNITY, the subject of sustainability is very important to her.

'Skipton International is a wholly-owned subsidiary of Skipton Building society – and they're at the forefront of sustainability; they've implemented a really robust framework.

'I'm looking to see how we can adapt that locally. That's a big part of my role and certainly a growth area.'

While Charlotte has some innovative ideas regarding customer service, she stated that there is a lot involved in a new job like this and that you 'cannot come in, in my humble opinion, and just change things'.

To that end, she's had meetings with everybody in her team and done plenty of listening. 'After all, they say you've got two ears and one mouth, so should do twice as much listening as speaking!'

But one thing that has really struck her is how proud the Skipton International staff are of helping people buy their homes, particularly first-time buyers.

'There's a general theme of people feeling proud to work for Skipton and what it represents in the community.'

Her role also extends to include Jersey, where there is a 'big ambition' to grow the business there, too. But key to growth is the business's culture, and Charlotte said that every single person at Skipton is committed to good customer service.

'It's ingrained in the culture; it's not necessarily that I haven't seen that elsewhere, but it's something that has really stood out strongly in my first month.'

The Swoffers logo is displayed in white lowercase letters on a green rectangular background.

# Luxury living in Guernsey



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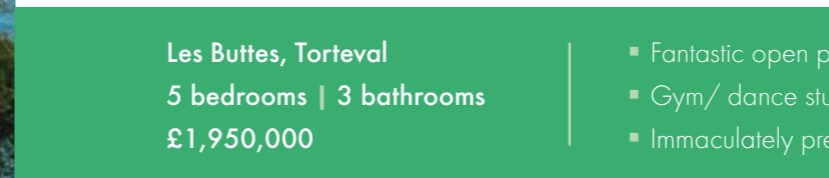
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# WHY A GROWING NUMBER OF UK RESIDENTS ARE CONSIDERING A MOVE TO GUERNSEY

**SWOFFERS DIRECTOR CRAIG WHITMAN LOOKS AT SOME OF THE REASONS CURRENTLY DRIVING PEOPLE TO EXPLORE RELOCATING TO GUERNSEY.**



HORROR IN THE LIBRARY BOARD GAME.

## GAME TIME

PLAYING A BOARD GAME IS ONE OF THE BEST WAYS OF GETTING FRIENDS AND FAMILY AROUND THE TABLE; OF ENGAGING ADULTS AND CHILDREN TOGETHER. EVERYONE HAS A FAVOURITE, BUT THERE'S A NEW KID ON THE BLOCK DESIGNED BY GUERNSEY-BASED CHARLOTTE GREEN WHO CAME UP WITH 'RACE TO SPACE'. AMANDA EULENKAMP REPORTS.

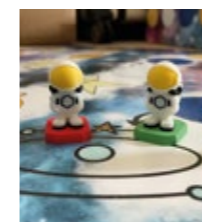
Charlotte and I met over a coffee and she told me that when she had studied media and communications at university, she wanted to choose something for her dissertation that brought the two together.

She started researching gamification and how children learn through play.

'I found out that children really learn when they're engaged and interested in what they're doing and when it feels like play, as opposed to when it feels like learning,' she said.

The result was that she developed an educational board game designed to help children with learning times tables, improve overall maths skills and assist in developing and improving social skills and interaction. Her lecturers were so impressed that they urged her to look at commercialising the business.

She attended one of the Digital Greenhouse's StartUp Saturdays, and from there, has been working hard at making it a business. 'I've had to look at manufacture, delivery, expansion packs etc,' she said. She's had a couple of mentors since university and said that having that type of non-financial support is 'incredible'.



RACE TO SPACE

Guernsey schools have shown a strong interest and agreed to test and use 'Race to Space', although Charlotte is keen to point out that it's just as valuable played in a home setting as at school. The next stage will be looking for investment in the game.

residents considerable tax advantages. Guernsey has a current headline income tax rate of 20%. In addition, there are several advantageous tax caps for Guernsey residents, including a maximum liability of £160,000 per year. These provisions make Guernsey particularly attractive to high-net-worth individuals who seek to minimise their tax on worldwide earnings and wealth. We would recommend that you contact a tax adviser for more detail on Guernsey's tax caps which include a £60,000 cap if you purchase an Open Market house for £1.4m. or more.

### GUERNSEY'S ATTRACTIVE TAX REGIME: SUMMARY OF KEY DIFFERENCES

The differences in the tax treatment of capital gains, inheritance, and foreign income between the UK and Guernsey are stark and, in combination, offer significant advantages to residents of Guernsey:

- **Capital Gains:** Guernsey residents are not subject to CGT, whereas UK residents face up to 24% in CGT.
- **Inheritance:** Guernsey has no IHT, while the UK imposes a 40% (subject to available reliefs) tax on estates over certain thresholds.
- **Foreign income:** Guernsey offers a tax cap on non-Guernsey income, while the UK taxes global income for all residents following the removal of the non-dom status.
- **Open Market tax cap:** Purchase of a home in Guernsey does offer a four-year tax cap of £60,000 per annum.

A move to Guernsey for anyone in UK who holds a British, Irish, or BNO passport, or has settled status in the UK, is a very simple process. There are no requirements to guarantee a minimum tax contribution, you simply have to identify a suitable home.

Swoffers' Open Market team would be delighted to help you find that home, and guide you to the tax professionals who can help with your tax planning.

Get in touch on 01481 711766 or email [sales@swoffers.co.uk](mailto:sales@swoffers.co.uk)

As a direct result of the recent UK budget, Swoffers has experienced a rise in enquiries from people worried about increases in Capital Gains Tax and Inheritance Tax, and from those non-UK domiciled individuals who are facing enormous changes.

### CAPITAL GAINS TAX (CGT)

Capital Gains Tax has long been a focal point for wealthy individuals, particularly as the UK government has progressively lowered the CGT annual exemption. This budget increased the effective tax rate to 18% for lower rate taxpayers and 24% for higher rate taxpayers with effect from October 2024.

In stark contrast, Guernsey does not impose any CGT. This difference alone can be a major attraction for investors and business owners who want to preserve more of their wealth when disposing of assets.

### INHERITANCE TAX (IHT)

The UK budget has also focused on Inheritance Tax. Rising property values and the freezing of IHT thresholds pushes more estates into the IHT net. UK residents face an IHT rate of 40% on the value of estates over £325,000 (or £500,000 in certain circumstances).

From 6 April 2027, unspent pensions will be brought into the scope of IHT. Currently pensions assets are considered outside the estate and so escape the 40% tax.

Guernsey, however, has no IHT. This means that families relocating to Guernsey can transfer assets between generations without incurring a hefty tax bill.

### THE NON-DOMICILED REGIME (NON-DOM)

One of the most profound changes in the UK tax landscape is the abolition of the long-established non-dom regime, which has allowed non-domiciled individuals to avoid paying UK tax on foreign income, provided they do not remit those earnings to the UK. By eliminating the non-dom status, the UK government has removed a major incentive for wealthy foreign nationals to reside in the UK.

Guernsey, in comparison, operates a more flexible approach towards the taxation of individuals, offering

### BLUE DONUT STUDIOS

I met Marcus Pullen, the Managing Director of Blue Donut Studios – a UK-based company – when he was over in the island working with local company Just Games.

Like Charlotte, Blue Donut Studios had worked with their local government's tech hub, an initiative set up by Eastleigh Borough Council.

'We mentored students and people out of work who were looking at getting involved in the creative and technology industries. One of them (Adam) had an idea for a card game, so I worked with him to develop that. We invested in it and took it to a European Games fair called Spiel.

'Then we developed another game and that's when I set up a separate company from the Studios, Blue Donut Games.'

The collaborative relationship continued until Adam took a job as lead developer at a well-respected UK games company.

'But by then, I'd got the bug, and I ended up developing a board game called Horror in the Library. The Guernsey connection came about as my wife and I honeymooned in the island. About five years ago, we thought it was time we came back, and we had a wonderful week – and came back again.

'I started talking with Stuart from Just Games and suggested an event.'

The event was a relaxed affair with people trying out games and activities, and people loved Horror in the Library.

The relationship with Just Games is ongoing, and proves that a trip to Guernsey for whatever reason can blossom into a lot more than just a week's holiday!

### EXCLUSIVE OFFER FOR EN VOYAGE READERS

For a limited time, En Voyage readers can grab the Horror in the Library board game and expansion pack for just £50 (RRP £65), including free UK shipping and competitive rates for worldwide delivery.

To claim your exclusive Aurigny in-flight offer, please visit the shop website [bdgame.uk](http://bdgame.uk).

Add the Horror in the Library game and expansion product to your cart.

On the checkout page, enter your unique code (**AURIGNY24**) in the 'Have a coupon?' box and click 'Apply'.

Select payment method: Choose either Stripe for credit card payment or PayPal at checkout.

Your discount will be automatically applied, giving you this thrilling game bundle for just £50!



# ACHIEVING HER DREAM



Guernsey resident Sarah Brewer has published her first novel *White Powder of Gold*. She told Amanda Eulenkamp about the book, the first in a science fantasy series steeped in the mystique of Ancient Egypt.

Writing *White Powder of Gold* is the culmination of a 40-year dream. A qualified doctor, Sarah has more than 70 non-fiction books under her belt, so is no novice when it comes to writing. But a novel?

'I'd always dreamed of being a novelist,' she said. 'But life and medicine got in the way. When I first qualified as a doctor with my first pay cheque, I bought myself an electric typewriter and start bashing out a novel – it was so bad, it never saw the light of day!' Instead, having been told to 'write about what you know', she started writing health books.

Then Covid happened, and Sarah – who also has a passion for Ancient Egypt and alchemy – said that it spurred her to do something else. 'The seeds of my novel came about when Otze – the iceman mummy – was found in a glacier in 1991. It got me thinking... what if an expedition medic came across the tomb of an ancient Egyptian

god? One whose skeleton was three metres long, with a large domed skull and six digits on each hand and feet like some of the myths of ancient giants? And then I thought... what if gold has three physical phases as different from one another as diamond is from graphite and soot? My fantasy evolved from there.'

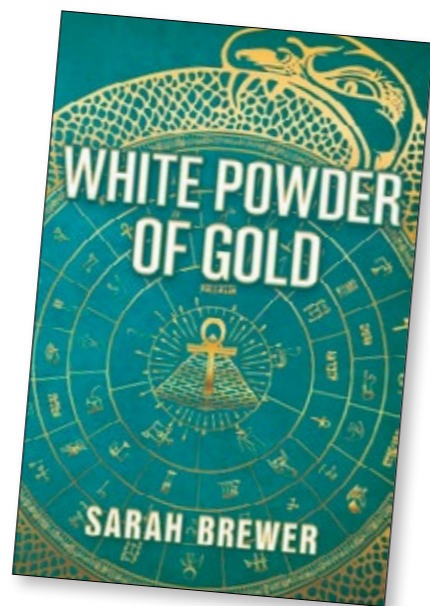
Having finally given up most of her work commitments, she started writing and editing her novel, and even taught herself to write hieroglyphs to make her story as authentic as possible. Her dedication paid off, with the book flying up the list of Amazon bestsellers for science fiction.

Describing it as 'Indiana Jones for grown-ups', Sarah's main character is a Cambridge-educated doctor called Dr Saxon de Carey, who finds himself thrust into an ancient prophecy after stumbling upon the tomb of Tehuti, the last of the Ancient Egyptian gods.

As Sarah qualified from Cambridge with degrees in natural sciences, medicine and surgery, does she see something of herself?

'I always wanted to be an expedition medic, so there's a little bit of me in him,' she admitted.

At the time of our interview, Sarah was halfway through the sequel. The characters (new and old) 'feel real' to Sarah, and laughingly she said that they 'often go off and do things without my permission!'



On achieving her dream, she said that if anyone wants to write and has to write, then they're a writer. 'I regret not finishing it earlier but I had work and kids. But you can always find some time – get up an hour earlier and write, or go to bed an hour later.

'I'm constantly thinking about the next scene in my head, planning it, plotting it.'

And thankfully for we readers, writing it.

## ABOUT WHITE POWDER OF GOLD

Dr Saxon de Carey finds himself thrust into an ancient prophecy after stumbling upon the tomb of Tehuti, the last of the Ancient Egyptian gods. Refusing to believe he is the chosen saviour tasked with averting a catastrophic solar flare, Saxon must navigate a treacherous path fraught with secretive priests determined to cleanse humanity from Earth in preparation for the Second Coming of the gods.

Sarah Brewer's globe-hopping adventure explores how the search for immortality corrupts, yet life only has meaning because it must come to an end.

*White Powder of Gold* is published by Legend Press and is available now.

# TWO OF A TRADE CANNOT AGREE

## DAEUX D'AEN MÉTCHIER N'PEUVENT PAS S'ACCORDAÏ

Belief in witchcraft was very strong in Guernsey. However, many people also believed that there was 'no evil without a remedy'.

There were certain ways you could protect yourself against dark magic without the cunning intervention of the white witch. This was done by carrying a lucky charm, or nailing an upright horse-shoe to the door of a house, or carrying a vial of quick-silver to counteract an evil eye.

It was rumoured that in the hours of darkness, whilst in flight, wizards and witches could fit through small cracks in buildings. They would visit cowsheds and steal milk from the farmer. There were two ways in which to protect your home, shed or stable from a sorcerer or a sorceress.

The first method was to hang a wreath of bramble from any window ledge or doorway. Witches and wizards travelling through the air at great speed would get tangled and horribly scratched by these unexpected obstacles.

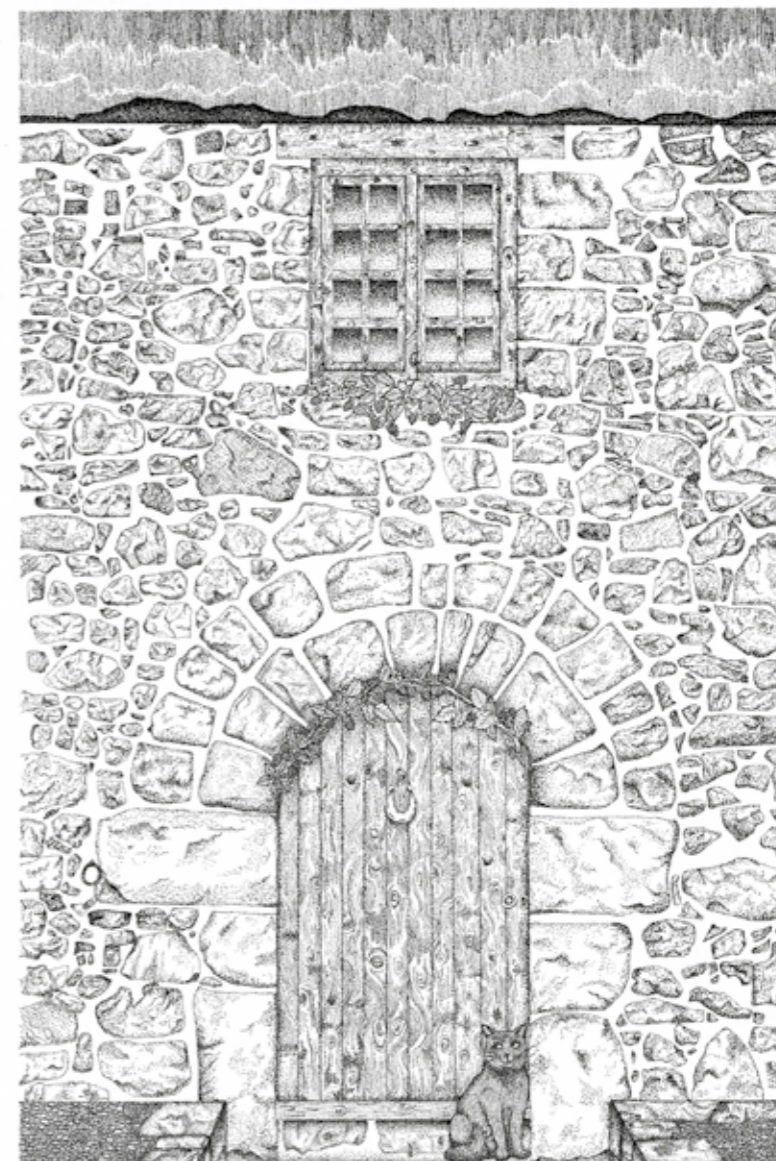
The second most powerful protection came from the islanders' knowledge of magical disguises. One of the favourite forms of wizards and witches was to appear as a black cat.

Every household that owned a black cat without a single white hair warded off any wizard or witch, because most people believed every black cat was in league with the Prince of Darkness.

Once you had joined the Devil's clan you were not allowed to interfere with any other member. The old saying that 'two of a trade cannot agree' meant that the house cat would be left alone in case it was a wizard or witch in disguise.

### The Origin of the Tale

Many mystical charms and spells were found in books. They were written in a curious jumble of French, Hebrew, Greek, and Latin, brought by those who came to the



island in search of work. They were translated and related to those who could not read or write.

The charms, spells and superstitions were spread through word of mouth and eventually they were written down. It is unknown how long these spells and charms were in use amongst the locals. Certain buildings, like Les Caches Farm, were home to such traditions and superstitions.

*The Fairies' Hollow* is taken from 'Once Upon an Island', *A Treasury of Guernsey Folklore*, written and illustrated by Penny Dawes.





ALL IMAGES ©ANDREW LE POIDEVIN

# GAEL FORCE

LOOKING FOR A FUN SUMMER SPORT TO TRY IN 2025? THEN LOOK NO FURTHER THAN GAELIC FOOTBALL.

From being on the brink of folding a few years ago, Guernsey Gaels are back on the up and planning a packed season of training, competition and hopefully some international travel!

Gaelic football in Guernsey kicked off in 1997, and at its peak the island team could claim to be the best in Europe, having won the European Championships two years in a row. Boosted by an expanding Irish community on the island, the sport was on a high with regular matches against top competition.

If you've never seen Gaelic football before, it's played with a round ball on a grass pitch and players can use both their feet and their hands to control and pass the ball. The primary objective is to score by driving the ball through or over

the H-shaped goals. If the ball is sent over the bar, you score one point; if it goes under the bar, into the goalmouth, you score three points.

'I think generally anywhere Irish people go, and if there's enough of them, they set up a Gaelic football club,' said Richard Harrington, current chair of the Guernsey Gaels. 'It's kind of a global outreach programme for Irish people and anyone associated with Ireland.'

It is surprising then that some of the best competition can be found just across the water in France where the sport continues to grow, particularly in Brittany, where there are 10 Gaelic football clubs.

'The big French club is Rennes, they are massive, they host international tournaments, they

bring teams over from Ireland and they had a big women's tournament earlier this year. For some reason, the Bretons absolutely love Gaelic football,' explained Richard.

It's these French connections that Richard is hoping to exploit now the club is finding its feet again.

'What we're trying to do now in rebuilding the club is focus on the summer months when all of the other sports have stopped playing and we can offer people competition and maybe trips to France. It's a sporting connection that Guernsey doesn't really have. Ultimately for me I'd love to be able to reconnect with the French teams because they are always willing to travel and provide some great competition,' said Richard.

**'I DEFINITELY GET MORE OUT OF IT THAN I PUT IN. IT'S A REAL FOCAL POINT TO GET PEOPLE OUT AND ACTIVE AND JUST HAVE FUN.'**

But France isn't the only option for competition. Direct flights to Dublin have opened up the opportunity for the Gaels to travel to the homeland to play but also, hopefully, the opportunity for Irish sides to come to play in Guernsey.

Richard certainly has some big ambitions for the club but he's realistic about what might be achieved and, along with a small but enthusiastic team of volunteers and coaches, the direction for further growth is clear.

'If we're offering something that isn't fun, how are we going to compete with other sports? We are trying to differentiate ourselves and that is the key,' said Richard.

That differentiation comes through the Gaelic football season running from May to August, thus allowing

footballers and rugby players to play during their off-season, keeping fit and honing some of the ball control skills the sport demands.

But the true heart of the club lies in its inclusivity and family feel. Children from as young as five are welcome to join in the training and all abilities are fully engaged in the sessions. Guernsey Gaels have achieved the Sports Commission's Sportsmark quality assurance accreditation and put great emphasis on safeguarding and welfare as well as ensuring costs are kept as low as possible, so the sport is accessible to all.

Even the reduction in the size of Guernsey's Irish population hasn't dented the club's popularity.

'I think what was truly heart-warming this year was the amount

of Guernsey people who were genuinely interested in Gaelic football and who got a good laugh out of it.

'We are going from a position where we were dead in the water and the club nearly folding completely and we've made a really good recovery in the last few years.

'I definitely get more out of it than I put in. It's a real focal point to get people out and active and just have fun.'

*To find out more about Guernsey Gaels check out their Facebook page or email [secretary.guernsey.europe@gaa.ie](mailto:secretary.guernsey.europe@gaa.ie)*



# COMMUNITY CHEER

Pom poms, somersaults, and big smiles – that’s what you will find at the Rohais Badminton Halls in Guernsey every Sunday afternoon when a new cheerleading club takes over the courts.

Ace Elite Cheerleaders is a brand new, inclusive club determined to open up the sport of cheerleading to everyone.

The brainchild of head coach Becky Bailey, supported by cheerleading veteran Makela Claridge and a team of young coaches, this small club has big ambitions.

‘We have lots of plans; we are going to be holding our first Christmas family showcase. Hopefully we are going to perform on Liberation Day, we are just waiting for confirmation. It would be nice to show people what cheerleading is all about and that it is a sport,’ said Becky.

Many people may still believe the stereotype of cheerleading as halftime entertainment during American sports but it’s actually a competitive sport in its own right and one that the UK is surprisingly good at!

London-based team Unity Allstars Black are three times back-to-back world champions.

‘Cheerleading has the elements of dance, a bit of gymnastics, we do stunting where we throw people into the air and catch them, we also have jump sequences as well,’ said Becky.

‘The younger ones do more pom pom work, so they just dance and then learn the basics of tumbling and stunting with each other and then the older ones come in and help them.’

Competing off-Island remains a long-term plan for the new Guernsey club but right now it’s all about building on the success of the first few months.

‘It’s been amazing, I never thought that on our open day we would have 75 athletes come along and I was like, what do we do now? But now we have got 80 on the books, so it’s been great,’ said Becky.

‘We want to be one of those clubs that’s inclusive and welcoming. It’s all about the community, we work on everything being put back into the team.

‘We want to make sure that everyone is safe so quite a few of our coaches come from a childcare background.’

Ace offers four different age groups starting with the youngest ‘Diamonds’ squad for those in Reception to Year 2, ‘Hearts’ who are from Years 3 to 5, the ‘Spades’ squad is for Years 6 to 11 and then the ‘Queens’ are over 16s. Boys and girls are all welcome.

Alana, age 15, is captain of the Spades Squad.

‘For a long time I’ve always wanted to do cheerleading and when Ace came along my mum said I should just get involved and now I’m really inspired to get the little ones taking part. It’s also really good for my strength and fitness,’ she said.

Emily, 6, is in the youngest age group.

‘I like going up really high in the stunts and I like using the pom poms,’ she said.

Eleven-year-old Lacey loves her Sunday training sessions.

‘I just like everything about cheerleading, the stunting and doing pyramids and just seeing people.’

Becky and her coaching team are determined to make sure the club is open to everyone by keeping their costs low and involving parents in all the activities.

‘It is scary performing in front of people but the good thing is if you do something wrong people aren’t judging you, they are cheering you along the whole time, and if you can’t do it we will train you to be able to do it and to be the best that you can.

‘I want everyone to feel like we are a second family,’ said Becky.

Anyone interested in finding out more about Ace Elite Cheerleaders can check out their Facebook page.

IMAGES ©SOPHIE RABEY.

## RAW CAPITAL PARTNERS SIGNS DEAL WITH GUERNSEY RAIDERS



Chris Gnapp, Guernsey Raiders Vice Chairman and Director of Sponsorship, with Tim Parkes, Chief Executive Officer of RAW Capital Partners.

RAW Capital Partners has signed a major sponsorship deal as the match ball sponsor for Guernsey Raiders for the 2024/25 season.

Welcoming RAW Capital Partners to the Guernsey Raiders family, the rugby club’s Chairman, Gary Haycock-West, said: ‘It’s no secret that raising funds for our representative teams to keep playing rugby at a high level is vital, however for us it is much more than that. We are excited to build and develop the partnership with RAW and can’t wait to see their teams at Foote’s Lane this season.’

Tim Parkes, Chief Executive Officer for RAW Capital Partners, said the Investment Manager was delighted to secure the high-profile sponsorship deal and support the club. ‘We appreciate how important the Guernsey Raiders Rugby Club is to the local community, and it is a pleasure to support them,’ he said.

## FORT SPONSORS LOCAL TEAM GB PADEL HOPEFUL



Jos Ensink and Olly Cull.

Fort has announced its sponsorship of Olly Cull, a local Team GB hopeful who has been training with the national padel squad since the beginning of October.

Olly began playing the sport when he first moved to Guernsey in 2021 and is now ranked within the top 20 in the UK.

‘We are very excited for the opportunity to help Olly on his Team GB pathway for padel,’ said Fort Executive Chairman Jos Ensink.

‘We are committed to investing in exceptional talent across all spheres, be it the professional industry or in personal pursuits, and hope that with this joint venture, Olly can accomplish his ambition of competing consistently on the national and international stage.’

## NEW SPONSORSHIP DEAL TO SUPPORT YOUNG SPORTSPEOPLE



Left to right: Graham Chester and Nicky Will from Guernsey Sports Commission, Tom Carey.

Guernsey Sports Commission has announced a one-year sponsorship deal with law firm Carey Olsen to help fund two key workstreams.

Half of the sponsorship money will go towards targeting support for aspiring young sportspeople

on National Governing Body, Olympic or professional club pathways. Competing at county level and above inevitably requires off-island travel, with young people on these performance pathways often required to travel significantly more than their peers who may be representing Guernsey alone.

The other half of the Carey Olsen sponsorship will go towards the Commission’s highly regarded Sports Voucher scheme. This scheme aims to ensure that every child and young person has equal access to opportunities to participate, compete and excel in sport regardless of their financial situation.

Last year, more than 140 vouchers were issued to pay for club subs or memberships for sports.

Managing Partner of Carey Olsen Guernsey, Tom Carey, said: ‘We are committed to supporting local community initiatives wherever possible and are really impressed with the work of the Guernsey Sports Commission. We are pleased to partner with them to help secure the fantastic work they do for Guernsey in encouraging and developing sporting endeavour in schools and amongst our best athletes.’



## IT'S THE MOST WONDERFUL TIME OF THE YEAR... ISN'T IT?

What springs to mind when you think about the winter months? Cosy evenings snuggled up with a hot chocolate and a good film? Crisp, refreshing strolls along the cliffs? Gathering with family and friends for Christmas and New Year celebrations? While winter can indeed be special, it can also pose challenges, particularly around Christmas and New Year.

### WHY CHRISTMAS CAN BE CHALLENGING

Christmas can be difficult for anyone, regardless of age or circumstances. This year may be your first challenging Christmas, or you may have struggled before and dread it every year. You might enjoy Christmas but be unable to celebrate as you'd like, or find some parts enjoyable while others are stressful.

One condition that can exacerbate difficulties at this time of year is Seasonal Affective Disorder (SAD). More than just feeling down, SAD can significantly impact daily life by causing persistent low moods. While the exact causes of SAD are unclear, several factors can contribute:

**Effects of light** - When light reaches the back of your eye, it sends messages to the part of the brain controlling sleep, appetite, mood, activity and more. Insufficient light can disrupt these functions.

**Disrupted body clock** - The brain normally sets our body clock based on daylight, but in those with SAD, this process might malfunction, causing fatigue and depression.

**Melatonin and serotonin levels** - In darkness, your brain produces melatonin, a hormone that prepares your body for sleep. Serotonin, a brain chemical affecting mood, is influenced by sunlight exposure. People with SAD might have imbalanced melatonin and serotonin levels during winter.

**Weather and temperatures** - Personal experiences with specific seasons and weather vary. Discomfort in certain temperatures could contribute to developing depression or make existing depression worse.

### SO, WHAT SHOULD YOU DO TO LOOK AFTER YOUR WELLBEING THIS CHRISTMAS AND NEW YEAR?

**Manage expectations** - Focus on what you can control and accept that you can't change the behaviour of other people. It's okay to prioritise what's best for you. Set boundaries and don't hesitate to

say no to unhelpful things. Be gentle and patient with yourself and consider what's best for your own wellbeing. Financial pressures can be tough – explain to others you're cutting down on gifts, perhaps consider making a charity donation instead.

**Look after yourself** - Allow breaks if stress rises. A walk, going out for cup of coffee, listening to music or giving yourself time to read a book or watch a film – whatever will help you to relax and unwind. Gentle exercise boosts 'feel-good' hormones like serotonin, positively affecting mood. Maximise natural light by going for walks, spending time outside, or simply sitting by a window.

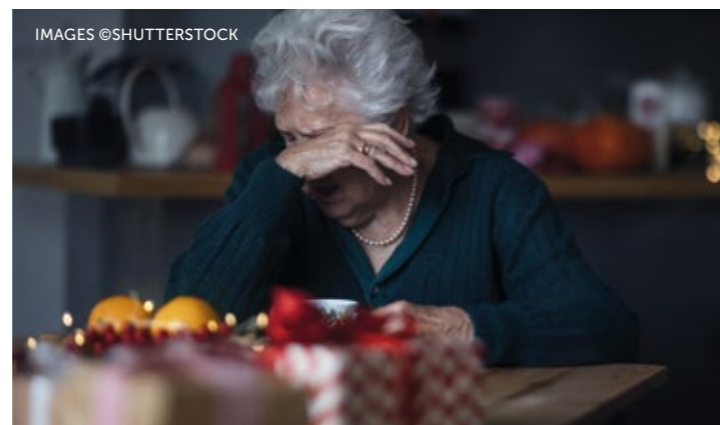
**Get enough sleep** - Lack of sleep affects everyone, so maintain your normal sleep routine and aim for a few early nights.

**Everything in moderation** - It's easy to overindulge at Christmas. Recognise when you've had enough of a good thing and balance nights out and heavy meals with lighter days to give your body a rest.

**Talk to someone** - Feelings can be overwhelming. Reach out if things feel too much, whether to a friend, family member, or professional. Let people know you're struggling – it can often feel like it's just you when it's not. If you need support, you can contact the Samaritans anytime via their 24-hour free helpline on 116 123.

Guernsey Mind is a mental health charity whose main aim is to support the people of the Bailiwick, encouraging a positive attitude towards mental health and wellbeing.

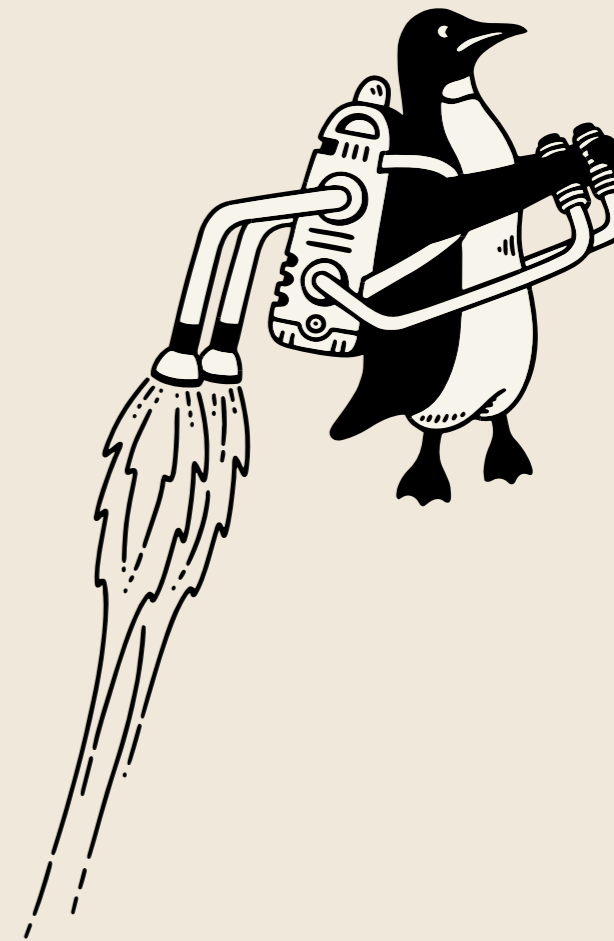
*Anyone can contact Guernsey Mind – if you want to talk or you are worried about someone, contact us on 01481 722959, email [info@guernseymind.org.gg](mailto:info@guernseymind.org.gg) or visit our website at [guernseymind.org.gg](http://guernseymind.org.gg) to find out more.*



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## GUERNSEY INTERNATIONAL POETRY COMPETITION

One of the world's most highly respected poets, Imtiaz Dharker, will be the judge of the 2025 Guernsey International Poetry Competition (Poems on the Move).

The competition, which is part of the Guernsey Literary Festival, attracted a record number of more than 3,000 entries last year. It truly lived up to its 'international' status, with entries from 49 countries, including the UK, Australia, Bangladesh, Costa Rica, Japan, Nigeria, Taiwan, Aland Islands and UAE.

Imtiaz has published seven collections of poetry, including her latest, *Shadow Reader*. She was awarded the Queen's Gold Medal for Poetry in 2014, and has been Chancellor of Newcastle University since 2020.

Her poems have featured on BBC radio, television, the London Underground, Glasgow billboards and Mumbai buses. She has had 11 solo exhibitions of drawings and scripts and directs video films, many of them for non-government organisations working in the area of shelter, education and health for women and children in India.

Imtiaz will host a presentation and reading event for all the winners on Friday 2 May 2025, during the Guernsey Literary Festival, which runs from 25 April to 4 May. She will also be doing a reading event of her own poems and speaking in local schools.



The competition is divided into three classes: Open (which carries a first prize of £1,000), Channel Islands (£250) and Young Poet (£250). There will also be cash prizes for second and third in each class. These poems will be part of the Poems on the Move display, at Guernsey Airport and other island sites, and 21 poems will be chosen to be part of the Poems on the Buses display. The competition is sponsored by Specsavers and supported by Guernsey Arts.

The closing date for the competition, which is for poems of a maximum of 14 lines on one side of A4, is 15 January 2025. More details, rules and entry instructions are on the competition website [poemsonthemove.com](http://poemsonthemove.com) or on leaflets which can be found at a number of sites in the Channel Islands including libraries and local schools.

## MSG ANAESTHETIST RETURNS FROM SIGHT-SAVING ASSIGNMENT IN MONGOLIA



Dr Michelle Le Cheminant, a consultant anaesthetist at the Medical Specialist Group, used her leave to share vital skills with eyecare professionals in Mongolia at a one-week training programme.

There are an estimated 340,000 people with vision loss in the country; of these 15,000 are blind and 90% is avoidable. Access to high-quality, affordable eyecare services is limited in both cities and rural areas due to a lack of equipment, training, and infrastructure.

Michelle volunteered her time with international blindness prevention charity Orbis.

Training was focused on supporting local eyecare teams to treat more children and adults at risk of blindness. It took place on board Orbis's Flying Eye Hospital, the world's only fully accredited ophthalmic teaching hospital on a plane, and at two partner hospitals, the National Centre for Maternal and Child Health and Third Central Hospital.

'It was fantastic to return to Mongolia and see the progress made in eyecare provision since my last visit six years ago,' she said. 'Our local anaesthetic trainees were enthusiastic and dedicated. I'm confident that the skills they learned during this project will have a lasting impact on patient care.'



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# Sky Café

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Products listed may be subject to change due to availability.

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Pain aux Chocolat  
£2.75



Pain aux Raisins  
£2.75



Muffin - mixed flavours  
£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



Walker's All-Butter Shortbread  
11g  
£1.50

## Savoury Snacks



Pringles Original  
40g  
£2.20



Pringles Sour Cream & Onion  
40g  
£2.20



Mini Cheddars  
45g  
£2.20



Sea Salted Pretzels  
30g  
£2.20



Sour Cream & Chive Pretzels  
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£2.20

## Great Value Deals

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Any Hot Drink & Breakfast Bite

£5

### DEAL 2

Any Beer, Cider or Wine & your choice of Savoury Snack

£7.55

### DEAL 3

Any Soft Drink & your choice of Savoury Snack

£3.70

### DEAL 4

Any Hot Drink & your choice of Sweet Snack

£4.85

### DEAL 5

Any Soft Drink & your choice of Sweet Snack

£3.60

### ALLERGENS

Please be aware that some of our products may contain allergens and some of our customers may bring onboard their own products containing allergens. If you are susceptible to serious complications arising from allergens it is your responsibility to make our cabin crew aware of this immediately.

# Sky Beverages

## Hot Drinks



**WARNING**  
These drinks are hot, please handle with care in order to protect yourself and fellow passengers.



- Clipper English Breakfast Tea £2.75
- Clipper Earl Grey Tea £2.75
- Hot Chocolate £2.75
- Clipper Coffee £2.75
- Decaf Clipper Coffee £2.75

## Soft Drinks & Water



- Coca Cola Classic 150mm
- Diet Coke 150mm
- Sprite 150mm
- Schweppes Indian Tonic Water 150mm

£1.50

### Ballygowan Water

Ballygowan water has a unique mineral content, the result of 750 years of natural filtration through mineral-rich limestone.

- Still 500ml
- Sparkling 500ml

£2.50



### Daymer Bay Orange Juice

Squeezing the best from nature, inspired by the natural beauty of North Cornwall's Daymer Bay.

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£2.50



Blackcurrant Ribena 200ml  
£2.20

# Sky Bar Service

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2 SPIRITS AND 2 MIXERS £13

- Bacardi Carta Blanca Rum 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



2 FOR £9

- Jack Rabbit Sauvignon Blanc, Merlot, White Zinfandel or Pinot Grigio 187ml

£5.45

## Beers & Cider

- Brewdog Punk IPA 330ml
- Madri Lager 440ml
- Caple RD Cider 330ml

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2 FOR £10



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ONLY £5.45



### ALLERGENS

Please be aware that some of our products may contain allergens and some of our customers may bring onboard their own products containing allergens. If you are susceptible to serious complications arising from allergens it is your responsibility to make our cabin crew aware of this immediately.

# Sky Duty Free

## Spirits



Bombay Sapphire Dry Gin 1ltr  
**£17.99**

**2 FOR £32**

- Gordon's London Dry Gin 1ltr **£12.99**
- Smirnoff Red Vodka 1ltr **£11.99**
- The Famous Grouse Whisky 1ltr **£13.99**



**MIX & MATCH**  
Any mix of Gordons Gin, Smirnoff Red Vodka or Famous Grouse  
**2 for £21.49**



### Wheadon's Gin

70cl  
**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	<b>£62 / £92</b>
Benson & Hedges	200 / 400s	<b>£49 / £79</b>
Lambert & Butler Silver	200 / 400s	<b>£49 / £65</b>
Mayfair King Size	200s	<b>£47</b>
Golden Virginia Tobacco	5 x 50g	<b>£55</b>
Amber Leaf	8 x 30g	<b>£49</b>

### ALLOWANCES & PAYMENT

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.

**PLEASE NOTE**

Items will not be exchanged/refunded, please check your duty free purchases before departing the aircraft.



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## Expert guidance on your Guernsey relocation

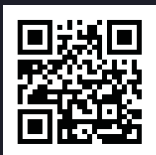
Finding the right home has to work for your family, your lifestyle and your future.

Whether you're buying, selling or investing in property in the Channel Islands, you'll be getting market-leading legal advice when you instruct us.

We specialise in supporting high net-worth individuals and their families. Our clients value our personal, commercial and comprehensive approach.

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- private wealth services
- wills and estate planning
- moving your business
- commercial property



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