

#### 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.

#### Our services include:

- buying and selling property
- high value residency
- coordinating local advisors
- private wealth services
- wills and estate planning
- moving your business
- commercial property



Scan to find out more



aurigny

GUERNSEY'S
AIRLINE



# En Voyage

Aurigny's leisure and business magazine

# BACKTO OUR ROOTS

COMMUNITY SPIRIT BUSINESS NEWS SPORTS SECTION

PLUS LOTS MORE

# Invest in the future

We create and manage a range of investment products, which are both highly effective, simple to understand and achieve great results for our investors.

An international business, proudly based in Guernsey since 2004.

For any enquiries, please email contact@dominion-funds.com

DOMINION

dominion-funds.com

Image © Fiore Photography



## Magical Moments in Play

The Moments Collection brings an elevated presence, traditional designs with the Catherine Best twist.

Perfect for dressing up or elevating the everyday, woven into the stories that make life brighter.





Architecture O

Technical Design O Interiors O



"We can enthusiastically recommend JGA as a highly creative design and technical firm. From the outset through to the final 'walk-through', we have been thoroughly impressed with their attention to detail and timely delivery."











IMAGE ©ISTOCKPHOTO

'HE WHO MARVELS AT THE BEAUTY OF THE

WORLD IN SUMMER WILL FIND EQUAL CAUSE FOR WONDER AND ADMIRATION IN WINTER.'

John Burroughs

# #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.



@spottedbyhenry Aurigny Dornier Landing at Southa on a cloudy day #Aurigny





@laurenjane.taylor Beautiful November weather! #Aurigny



#Aurigny

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



#### **CONTENTS**

#### WELCOME ABOARD

Message from Leon Mitchell, Head of Operations and Crewing

- A QUICK GUIDE TO... Paris and beyond
- **AURIGNY NEWS**
- **GUERNSEY BEACH GUIDE** Cobo
- YOU'VE GOT MAIL Celebrating the history of the distinctive blue Guernsey post box
- WHAT'S ON? Forthcoming events in the Bailiwick and beyond
- 33 WINTER WANDERINGS A walk through the lanes of St Saviour's
- EXPLORE, EXPERIENCE, ENJOY Breaks in the UK and abroad
- BANGKOK Beyond the temples and rooftop bars
- 48 HOURS IN LONDON Unwind and enjoy a New Year reboot for the mind, body and soul
- LONDON WITH KIDS AT CHRISTMAS Discover the magical atmosphere of the capital during the festive period

- FIVE FUN THINGS TO DO. Near Manchester Airport
- COMING HOME Exeter student Josh Fallaize
- AMERICA THE BEAUTIFUL Fly to the US via Ireland
- **BUSINESS SECTION** Inspiring interviews and local news
- YULE LIKE THIS.. Two local writers share the Christmas tracks less travelled that they prefer
- THE SARK COMMUNITY TAPESTRY **WEAVING PROJECT** The 10-year group endeavour to complete the tapestry based on a local scene
- A GRIPPING YARN Local author Sean McManus discusses his historical fiction trilogy
- 100 SPORT
- 104 COMMUNITY SPIRIT
- 109 SKY SNACKS AND DUTY FREE

#### chase.

#### tpagency.com

Produced six times a year visit aurignymedia.com

#### **COVER PHOTO**

La Rocco Tower, St Ouen, Jersey @istockphoto

Original content published in this magazine cannot be copied or reproduced without prior permission of the publishers. The views expressed in En Voyage are not necessarily those of Aurigny or TPA.

Unless otherwise specified, all vendor images are copyright to that establishment.

Aurigny Air Services Ltd, States Airport, La Planque Lane, Forest, Guernsey, GY8 ODT

aurigny.com

#### MEET THE TEAM



AMANDA EULENKAMP amanda@aurignymedia.com Call +44 (0) 1481 240234

#### ADVERTISING CONTACT

hello@aurignymedia.com Call +44 (0) 1481 240240

#### **CONTRIBUTORS**

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

#### 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.



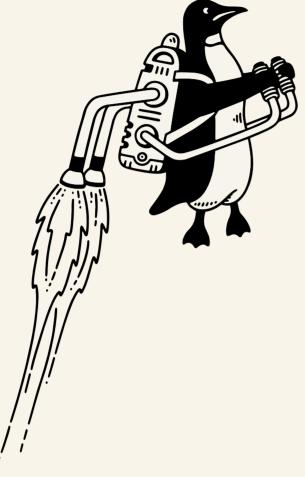






Don't chase, lead.





Great ideas can take you anywhere

TPA is the Channel Islands' leading creative agency. So, if you want to lead together, talk to us. **tpagency.com** 



#### **LEON MITCHELL.** HEAD OF OPERATIONS AND CREWING

On behalf of everyone at Aurigny, it's my pleasure to welcome you on board this winter.

As we move into the colder months, our teams across the airline continue to work tirelessly to keep our islands connected, whatever the weather may bring. Every one of us is dedicated to ensuring a safe and reliable journey for all our passengers. You also have our assurance that maintaining these essential lifelines will continue to guide our decisions in the months ahead.

This season also marks an important moment for our islands. Following the sad news surrounding Blue Islands, we understand just how vital reliable air links are for those living and working across the Channel Islands. That's why we acted quickly to reintroduce our Guernsey—Jersey route. These connections are part of our heritage, our community, and our long-term commitment to keeping both islands well served and sustainably connected.

If you have not heard yet, our new app is well and truly live! For everything from bookings to boarding passes, you'll find it in one place. Save your journeys and get real-time flight notifications as you travel. It's available now on both the App Store and Google Play.

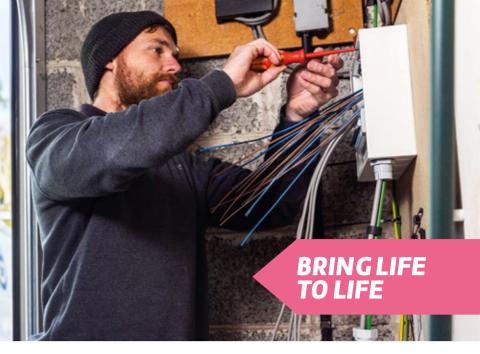
We're also looking forward to bringing you more improvements in 2026 as we invest in the customer experience. Whatever your reason for travelling today, we want you to feel supported from the moment you book to the moment you arrive.

Thank you for choosing Aurigny. If there is anything our incredible crew can assist you with during your flight, please don't hesitate to let them know.

Wishing you a Merry Christmas and a Happy New Year.

7





If you're done with low-purpose grind, perhaps it's time your day job actively contributed to a cleaner, healthier, more sustainable place to live here in Guernsey.

Now we've fully accepted the sprint into 2026, the air is tinged with a cool salinity, sea swims are biting, and your phone is buzzing with aspirational alerts for the new year. You've vowed to eat healthier, read more, and finally find that job which makes you feel energised – not something that simply pays bills, but actively helps build a better tomorrow.

If history is any guide, the gym memberships may peter out, those books could studiously collect dust, and your career aspirations – the resolution that could be truly life changing - might stall because you're relying on the same job searches as yesterday.

Opportunity knocks when it knows your email address.

Why not sign up for our job alerts and have our latest vacancies pinged straight to your inbox.

www.electricity.gg/careers

#### We're hiring thinkers, doers, and everything in between.

Guernsey Electricity isn't just the brand on your energy bill. As one of the largest employers in Guernsey, we're a hive of diverse people and personalities pulling together the expertise needed to bring a secure, cleaner future to our island.

Let's catch up with a few of them.



Communications and Marketing Assistant

A big part of my day job is finding creative ways to help people learn more about who we are, and all that goes on behind the light switch. Let's face it - few

people really think about what keeps their modern life running (until there's a power cut!). I honestly sometimes wish everyone could spend a week here as it really gives you a whole new appreciation for the work that goes into it all.

One of my favourite parts is getting a behind-thescenes look at what's going on across the many departments of GEL. Ultimately, we do a lot here at GEL, which means there's a lot of content to capture – which I love!



**Accounts Payable Invoice Officer** 

I'm here to make sure we pay the many, many suppliers GEL has to run as an electricity provider. Another part of my role is keeping on top of other

departments' orders to make sure they're up to date and paid on time, which means a large part of my job is communication. Although I work with a lot of numbers and emails, which I enjoy, I do also love communicating with the rest of the business as the departments here are so varied – from engineers in the power station, to technicians working on the roads, corporate office support across IT, HR, health and safety, customer service and projects, to streetlight technicians and facility managers.

Lauren **Ferneyhough** 

Apprentice Jointer

If ever you've seen GEL working around the island, for example on a road closure, there could well be a jointer working inside one

of the excavated trenches. Jointing is where we securely connect two or more lengths of (sometimes high-voltage) electrical cable to create a continuous and reliable flow of electricity, while also providing insulation and mechanical protection.

Guernsey

200 700

Electricity

GEL has supported me in many ways during my apprenticeship. There's an excellent training programme, colleague mentorship, and a supportive community. Plus, I've got people on my side who genuinely want to see me succeed.

#### **Skye Gardner**

Apprentice Plumber

I went through all the trades available on the 'Links' programme offered by The Guernsey Institute and, in the end, I went for plumbing as I enjoyed that the most. It was

all thanks to this programme that I discovered I could do something I enjoy and get paid for it.

Since I started my apprenticeship at Guernsey Electricity I've learned so many new things and picked up loads of valuable skills that in the past may have only been available to men. I've learned plumbing isn't all about fixing taps and toilets and there's lots of things to get involved in, particularly when the need for plumbers in Guernsey is so high.



**Kelly Tavender** Project Manager

I chose to work for **Guernsey Electricity** to get to the heart of working towards a sustainable future and feel proud knowing my day job is helping us move towards a

net-zero future. I work on projects such as renewing essential electricity network equipment, updating generation equipment at the Vale power station, and upgrade projects to transition our network into the 21st century which pushes Guernsey towards a more efficient, sustainable future.





SIGN UP FOR **JOB ALERTS NOW** 

www.electricity.gg/careers







# A QUICK GUIDE TO... PARIS

The Guernsey to Paris route has become firmly established since Aurigny launched it in April 2024. Operating twice a week (Mondays and Fridays), it has become a firm favourite both for those looking to enjoy a city break and those looking to use it as a stepping stone to a further destination.

With more than 300 destinations served directly from Charles de Gaulle airport, plus numerous airlines, it is worth considering the French airport not only for its global connectivity, but also for avoiding having to pay UK Airport Passenger Departure tax. There are three rates of duty for each destination band depending on the class of travel and seat pitch.

More information can be found on the gov.uk website.

#### WHAT TO SEE:

#### The city

Aurigny's flight to Paris Charles de Gaulle arrives and departs from Terminal 3. From there, it's a short walk to Terminal 2, and the railway station. There are frequent services to the Gare du Nord, which is ideal if you're travelling for a city break.

Paris's attractions are, in city terms, relatively close to each other, meaning that in a three- or fournight visit, most can be visited.

Not to miss are the **Eiffel Tower**, constructed (as a temporary structure!) between 1887-9 for the 'Exposition Universelle', a World Fair that marked the centenary of the French Revolution. Visit for its

views across the city. Depending on your fitness levels, you can choose to climb the stairs or take the lift. Do book in advance, as peak times can get busy.

For a different twist, time your visit with the evening illuminations and light show, when the Eiffel Tower is adorned with its golden covering and sparkles for five minutes every hour on the hour, while its beacon shines over the city.

Note that the Eiffel Tower is a hugely popular destination, and it is worth securing tickets in advance. See the official site, toureiffel.paris/en.

The **Louvre** has been in the news recently with the theft of the Crown Jewels, but there is plenty else to see in the world's most visited museum. Highlights include the Mona Lisa, Venus de Milo, and the Winged Victory of Samothrace. Enjoy paintings and sculptures by famous or anonymous artists. Book tickets in advance to avoid the long queues.

Pre-booking is also advised for **Notre Dame**, the iconic cathedral on the Île de la Cité, a small island in the middle of the River Seine. Tickets for Notre Dame are released at midnight Paris time, 48 hours prior to the first available date. It is worth staying up late to secure tickets, as otherwise the queue for non-ticketed guests can be very long.

If you're looking to get away from the crowds, then the peacefulness

#### ...AND BEYOND

of the **Jardin du Luxembourg** is a welcome oasis of green. Take time to sit down and admire the view, or hire a small yacht to float on the pond, and while away the hours. The **Jardin des Tuileries** on the opposite side of the river stretches approximately from the Louvre to the **Place de la Concorde**.

Both of the above are wonderful place to wander in and to capture the essence of Paris. The **Rue de Rivoli** runs parallel to the Jardin des Tuileries, and here you'll find plenty of cafes and restaurants to enjoy. The **Champs-Élysées** leads from the Place de la Concorde to the **Arc de Triomphe**. Fuel up on some fine French food as you browse the shops before heading up to the top of the Arc de Triomphe for some breath-taking views of Paris.

#### **EUROPEAN GATEWAY**

Rail travel from Paris is easy, with connections to numerous domestic and international cities, including Brussels, Amsterdam, Cologne, Barcelona, Luxembourg, and Zurich, as well as Lyon, Marseille, Bordeaux, Strasbourg, Nice, and Lille.

The short flight from Guernsey to Paris takes you to the heart of the rail network, so do your homework in advance, and explore Europe.

If you're going in the winter for Christmas markets or skiing, then there are trains to Strasbourg, Grenoble, and Perpignan among others. Cologne has one of the best Christmas markets in Europe, and is also a key destination for a river cruise, being on the banks of the Rhine.

Or maybe you fancy the French Riviera, with an enjoyable train journey down to Nice?

Enjoy the experience of high-speed travel on the TGV (Train à Grande Vitesse) with speeds of up to 199mph. Many high-speed and night trains can be reserved typically from three to six months in advance, depending on the route and train type. It is best to book early, especially for popular routes and times.

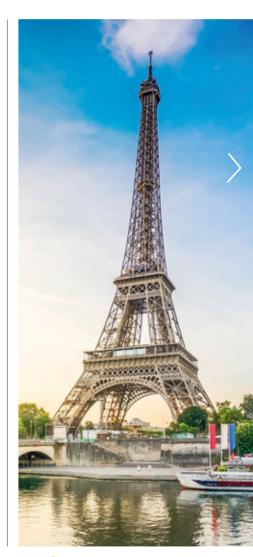
#### OPENING UP THE WORLD

Whether you choose to fly straight out of Charles de Gaulle to an onward connection, or opt to combine a mini-break in Paris with a holiday elsewhere, the world really is your oyster when choosing to connect via France.

It may be that you're looking to get to one of the smaller cities and regions within France, or somewhere in continental Europe, where the options may be wider than from the UK.

Do check the minimum connecting times between terminals.

See parisaeroport.fr/en for more information



# aurigny AIRLINE

# **Aurigny in Focus: How we're Performing**

As we move into the colder months, we're back again to keep you informed of our operations and our performance. Autumn brings its own challenges for travel, and in this issue, we share how we performed, the obstacles we faced, and the steps we are taking to continue improving.

#### **October in Context**

In October, we carried over 49,700 travellers, keeping Guernsey and Alderney well-connected across our network. Our on-time performance improved from 84% in September to 90% in October (excluding weather and ATC impacts). This reflects our ongoing commitment to improving flight and schedule management efficiency.

We want to extend a huge thank you to all our teams for their dedication, hard work, and commitment to keeping our lifeline services running. We also greatly value feedback from our travellers and encourage everyone to complete our post-flight survey, which plays a vital role in helping us improve our services.

49.7K

# IN FOCUS REPORT - OCTOBER

# **Our On-Time Performance**

As is industry standard, we measure on-time performance by the percentage of flights arriving within 15 minutes of their scheduled time.

- During October, 90% of flights arrived within 15 minutes of schedule, excluding weather and Air Traffic Control (ATC) restrictions – up from 84% in September, reflecting our continued focus on punctuality.
- Including weather and ATC impacts, 85% of flights arrived within 15 minutes of schedule.
   This demonstrates that, even when faced with autumn weather conditions, the majority of our services continued to operate reliably.

By comparison, all airlines at London Gatwick achieved 74% on-time performance (arrived within 15 minutes of schedule).

Overall, October was a very strong month, with a reliable performance and continued improvements.

\*Source: Eurocontrol.

#### **Our Completion Rates**

A completion rate measures the percentage of flights we operated compared to the planned number.

- In October, our flight completion rate was 97% when excluding weather, ATC restrictions and medevac requirements.
- 2. Including the impact of weather and ATC restrictions, our completion rate was 96%.

By comparison, all airlines at Gatwick achieved a 94% flight completion rate in October. While some flights were unavoidably cancelled due to operational or weather-related challenges, our priority remained getting travellers to their destinations safely. We greatly appreciate the patience and understanding of our travellers.

\*Source: Eurocontrol.

#### **What We're Doing**

In the last issue, we shared the innovative steps we were taking to address pilot shortages, a challenge affecting airlines worldwide. We're pleased to update you on further progress: we have now completed the selection process with Leading-Edge Aviation, an Oxford-based flight training academy. Six aspiring pilots have been carefully chosen after a rigorous selection process. Pilots have been selected from different stages of their training to ensure a consistent flow of pilots into our operations, before progressing to fly with Norse Atlantic UK. This programme provides a clear pathway for the next generation of pilots while strengthening Guernsey's role in global aviation.

In addition, we responded quickly to protect the lifeline between Guernsey and Jersey following the sudden closure of Blue Islands. Our teams worked tirelessly to get the route operational within a single day, offering special "Get Me Home" fares to those affected and ensuring passengers could continue their journeys with as little disruption as possible. This effort reflects our commitment to our community; we're here to support you whenever you need us.

We're also excited to announce the launch of our first Twin Otter service, operated in partnership with SkyBus. Renowned for its reliability and versatility, the Twin Otter represents a significant step toward stable, sustainable, and dependable services on our lifeline routes between Alderney, Guernsey, and Southampton. This addition further strengthens our regional network, ensuring the islands remain well-connected even in challenging conditions.

#### **Our Call Centre**

Customer service remained a priority. In October, we answered over 3,300 calls with the average wait time of 1 minute 59 seconds, within our 2-minute target. These figures reflect our commitment to ensuring travellers receive timely support.



FLIGHTS ARRIVING WITHIN
15 MINUTES OF SCHEDULE



FLIGHT COMPLETION RATE

3.3K
SUPPORT CALLS
ANSWERED



#### AURIGNY NEWS

#### AURIGNY LAUNCHES MOBILE APP

Aurigny is pleased to announce the launch of its brand-new mobile App on Wednesday, 5th November 2025.

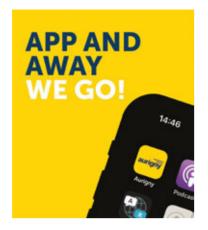
The airline has been listening to the community and received the message loud and clear that this development was much in demand and considered essential by many.

The Aurigny App is designed to make bookings, manage itineraries, and make travel with the airline easier than ever. This new App reflects Aurigny's commitment to modernising its digital online services and adapting to changing consumer behaviour and needs.

Over 400,000 people have used the mobile version of the Aurigny website so far this year. This clearly demonstrates the growing demand for a seamless, mobile-first experience.

The new App provides users with convenient access to everything they need while on the go, from flight booking and check-in to real-time updates and notifications.

In no time at all, this will be the ultimate one-stop address for any and every matter relating to Aurigny!



The airline has also taken the opportunity to test the App with some of its most frequent flyers to gather valuable feedback from the community in creating the most user-friendly experience possible.

'Aurigny has continually adapted over nearly 60 years to meet the changing needs of our community. During that time, the airline has witnessed the invention of fax machines, personal computers, smartphones and the internet itself,' stated Philip Saunders, Chief Commercial Officer at Aurigny. 'Our new mobile App is an important step forward in delivering what everyone now expects in

2025 - a convenient and seamless experience both online and on the move.

'The App is all about improving communication, accessibility, and the overall journey, whether you're booking a flight, checking your boarding pass, or receiving updates while you travel.'

The Aurigny mobile App will offer relevant push notifications for flights directly to users' devices during their journey, and the design has also considered some of the latest Web Content Accessibility Guidelines (WCAG) to make its services more accessible for all.

Aurigny will continue to develop functionality and content on the App, and the community of Guernsey will be able to rely on the App as their personal guide to the world of Aurigny.

To assist in this goal, Aurigny encourages the communities it serves to give the App a try and share impressions via the feedback tool within the App itself.

It couldn't be easier to get started! The App is now available to download on both iOS and Android devices.

# AURIGNY STRENGTHENS CHANNEL ISLANDS CONNECTIVITY

AURIGNY HAS STEPPED IN TO SUPPORT AIR LINKS ACROSS THE CHANNEL ISLANDS FOLLOWING THE ANNOUNCEMENT THAT BLUE ISLANDS HAS ENTERED ADMINISTRATION.

Over the course of four days, the airline mobilised teams, aircraft and systems to restore essential routes and assist affected passengers, reaffirming its long-standing commitment to the community.

The airline has now returned permanently to the Guernsey–Jersey route for the first time since 2016. The official inaugural service, GR304, departed Guernsey on Monday 17 November and arrived in Jersey ahead of schedule. Aurigny had already operated its first flight on the route two days earlier, less than 24 hours after Blue Islands' announcement.

Chief Commercial Officer Philip Saunders said:

'We are delighted to be back on the Guernsey–Jersey route for the first time in a decade. Aurigny's DNA is of the islands and for the islands. That is why we responded immediately.'

Aurigny is initially offering two daily services between Guernsey and Jersey from Monday to Thursday and on Saturdays, and one service on Fridays and Sundays. Fares start from £68.99 and include one piece of hold luggage. The airline plans to announce additional frequencies shortly.

In addition to reinstating the Guernsey–Jersey airbridge, Aurigny has increased capacity between Guernsey and Southampton, adding further flights to support those affected by the disruption. To ensure passengers could travel without delay, the airline opened its ticket desk early, boosted contact



L-R: Dave Cox - Head of Ground Operations and Deputy COO. Philip Saunders - Chief Commercial Officer.

centre staffing and introduced special 'Get Me Home' fares. These are priced at £79.99 for travel between Guernsey and Southampton and £49.99 between Guernsey and Jersey. The offer has been extended for travel up to and including Friday 21 November.

Aurigny has also worked closely with Guernsey Ports to secure an interim schedule that protects lifeline connections while maintaining the airline's existing commitments. All Aurigny passengers booked on Blue Islands—operated services between Guernsey and Southampton are being reaccommodated onto Aurigny flights. Blue Islands passengers on affected routes can book 'Get Me Home' fares directly through the Aurigny app, website

or contact centre, with no proof of purchase required.

Chief Executive Officer Nico Bezuidenhout said:

'As the only airline dedicated to our local communities, Aurigny moved immediately to introduce new services to prevent further disruption. We have served the Channel Islands with pride since 1968 and are pleased to return to this essential route. Our team is working around the clock to protect the islands' air links and ensure everyone gets home.'

All services are available to book through the Aurigny app, website or contact centre, with further updates to be announced in the coming days.

#### NEW AURIGNY TICKET DESK AT GUERNSEY AIRPORT

Aurigny has opened a newly constructed ticket desk at Guernsey Airport, marking an important step in its continued focus on improving the customer experience.

Previously, customers needing in-person ticket support were required to use the check-in desk which could lead to congestion during peak times. The new ticket desk is separate from the check-in area, located centrally in the terminal, to achieve a more streamlined check-in process. The desk offers a calm setting dedicated to ticketing enquiries including bookings, amendments and travel advice.

The desk, open from 9am – 5pm daily, is staffed by an Aurigny team with a combined 70 years' experience in aviation ticketing and customer service.

Mickey Champion, Guernsey Station Manager, said: 'As Guernsey's Airline, we're proud to provide a dedicated space where customers can receive personal, attentive service. The new desk allows our team to offer the



L-R: Luke Duquemin - Ticket Desk Supervisor, Mickey Champion - Guernsey Station Manager.

support passengers need; it's all about making the journey smoother for our community.'

Guernsey Ports constructed the desk, with decoration and finishing touches carried out by Aurigny's terminal team during the five-day project. The much-loved hand-stitched 'Joey' artwork, originally gifted to the team when the first ticket desk opened following the terminal's completion in 2004, will be proudly on display.

#### AURIGNY NEWS

## AURIGNY UNVEILS NEW BOARDING MUSIC

Local musician Naomi Miller has won Aurigny's competition to create a bespoke piece of boarding music, designed to bring a piece of home to passengers as they board their flights.

As Guernsey's airline, it's uniquely placed to offer opportunities that contribute to the island in ways that are not available through other carriers. The competition, inspired by Eurovision, ran from 17 May, and concluded recently after many talented entries from local musicians

The composition was inspired by Guernsey, the sea and its movement, and the island's national anthem Sarnia Cherie, which is featured at the beginning of the piece.

Nico Bezuidenhout, CEO at Aurigny, said; 'We're excited to be able to feature Naomi's music as part of our onboarding experience. We hope her composition will help bring a welcoming and tranquil experience to the passengers when boarding the plane. We're always looking for ways to improve the journey with our customers, and this is a meaningful step in that direction.'

Naomi said: 'I wanted a rise and fall in the melody, then to harmonise it. I wanted the tune to be peaceful but with some excitement, to remind passengers of Guernsey and its beautiful coast. I hope my piece becomes a nice earworm for the passengers!

I've always had great memories of Aurigny, so entering this competition was almost a way to give back to the airline. When I was younger, my dad used to work in London regularly, and one day my parents surprised me with a holiday to London to see him.'



With her love for music, Naomi is Grade 8 in the flute and studied music at both GCSE and A level. Driven by her passion for composing music during her time at university, she jumped at the chance to be able to create a piece everyone would enjoy. At the time, she was on a teaching placement and composed the piece within two days in between work.

She plans on using her prize for weekend London trips with her sister and to go back and forth to university.

# AURIGNY EXTENDS ONLINE CHECK-IN TO 7 DAYS BEFORE TRAVEL

Aurigny is making travel easier and more convenient by allowing travellers to check in online up to seven days before their flight. Previously, it was only possible to check in online 48 hours prior to departure.

Around 80% of Aurigny passengers take trips lasting up to seven days in duration. This means most travellers will now only need to check in once for both their outbound and return flights, avoiding the inconvenience of having to repeat the process.

The change is an outcome of Aurigny's customer experience programme, which closely examines customer feedback to make improvements to its service.

Other recent improvements from the programme have included an extended twilight check-in service, a new class-leading cabin baggage size and the introduction of Avi Ramps across more of the airline's network.

Philip Smallwood, Chief Operations Officer, said 'We're pleased to be able to help those travelling spend more time enjoying their short breaks and less time on check-in administration – it's a small change, but it means one less thing to worry about for a significant number of those travelling with us'

'We're committed to reviewing the customer experience and always making it better to fly with Aurigny, as far as we possibly can.'

#### WINGS OVER ALDERNEY: TWIN OTTER TAKES TO THE SKIES

Aurigny's first service operated by a Twin Otter aircraft has taken flight, marking a major milestone in the airline's history and in Alderney's air links.

The aircraft, operated by Isles of Scilly Skybus, flew from Guernsey to Alderney on 1 November, landing exactly on schedule.

The introduction of the Twin Otter represents an important step in providing a more reliable and sustainable service between Alderney, Guernsey, and Southampton.

Aurigny CEO Nico Bezuidenhout said:

'All the hard work by our teams at Aurigny and Skybus has paid off. The Twin Otter is a vital step in our mission to deliver safe, reliable, and financially sustainable services for the people of Alderney.'

A dedicated Twin Otter, fully refitted with modern avionics, overhauled engines, and a refreshed cabin, will enter exclusive service for Aurigny later this year. From January 2026, the Dornier 228 fleet will be retired, with a back-up Twin Otter permanently stationed in Alderney to ensure continued reliability.

Skybus Managing Director Jonathan Hinkles said:

'The progress we have made together in a short period of time is remarkable. Our shared goal is to deliver a dependable service for the islands.'



L-R: Philip Saunders - Chief Commercial Officer, Nico Bezuidenhout - Chief Executive Officer, Emily Curnow - Skybus Deputy Chief Pilot, Cliff Ward - Skybus Chief Training Captain.

#### AURIGNY LAUNCHES NEW PODCAST



Aurigny, Guernsey's airline, is excited to announce the launch of a brand-new podcast series, 'Aurigny in the Air(Waves)' in collaboration with The Bailiwick Express. The series offers listeners an exclusive behind-

the-scenes glimpse into the people, operations, and stories that make up the airline.

The podcast will feature interviews with key local figures across Aurigny's operations, providing insights into the airline's engineering, flight operations, ground services, scheduling, cabin crew, and leadership. Upcoming episodes include:

- Andy Robins Flight Operations, 30 September
- Jason Bowley & Lottie Robert Engineering & Safety, 14 October
- Nico Bezuidenhout Leading Aurigny, 28 October

- Dave Cox Ground Operations 11, November
- Graham Knight Scheduling & Network, 25 November
- Max Redhead Cabin Crew, 9 December

'Naturally, there is huge interest in our local airline and what goes on behind the scenes,' said Sam Talbot, Head of Marketing at Aurigny. 'It isn't always easy to let the public into a highly regulated organisation such as an airline, so this podcast series is one way we can bring our people closer to our community. Listeners will hear directly from a handful of the 318 dedicated local people and personalities who make Guernsey's airline – many of whom are friends, neighbours, and even family. It's a chance to showcase our team's expertise while giving a glimpse into the people who make every flight possible.'

Attentive listeners will also have the opportunity to win a pair of tickets by providing answers to the questions posed in the podcast. Details on how to enter can be found at Aurigny.com

The series is available wherever you get your podcasts, including Apple Podcasts and Google Podcasts.



Aurigny has a fleet of five fuel-efficient ATR aircraft, two next Generation Dornier 228s and two Twin Otter DHC6-300.

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) SEAT CAPACITY 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) SEAT CAPACITY 19 RANGE 350 miles (563 km)



#### Twin Otter DHC6-300

NUMBER IN FLEET 2 **BUILT** Canada ENGINES 2 Pratt & Whitney PT6A-27s MAXIMUM SPEED 140 knots (161 mph) SEAT CAPACITY 17 + Dog **RANGE** 982 miles (1,581 km)



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



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

the Isle of Man



FA Cup Flown to Guernsey on 19th August 2016



Birth on board Between Alderney and Guernsey

In-flight marriage





**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**

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

\*Denotes seasonal route

#### FROM GUERNSEY FROM ALDERNEY

EDINBURGH/

LEEDS BRADFORD

MANCHESTER

BIRMINGHAM

FRANCE

- GUERNSEY
- SOUTHAMPTON

#### Our 2026 summer schedule is out now.

Book flights until October 2026.

Visit Aurigny.com

for more details.

## 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.

#### BLUFTOOTH 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
- 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. You are not permitted to consume your duty free purchases on board.



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.



# A new look is just the beginning

A new look. Building a stronger network. Even more ways to stay connected.



Beach Guide

#### Here we discover Cobo.

#### COBO

A wonderful family beach that caters to every demand, Cobo is regarded with great fondness locally. It's probably the most as much by the proximity of the Rockmount as anything else. can be found outside of St Peter Port, and during the summer months serves as a nightspot in its own right.

Cobo is a beach for everybody, though it can also sometimes feel like a beach with everybody anyone seeking solitude on summer afternoons Cobo positively crawls with people, who sunbathe, swim and play ball games as the bay echoes with the sounds of fun.

on a sunny day in June or September, with the sea bright blue and the beach deserted, you've found Paradise.

The beach provides a real focus for Cobo Village, one of the few discernible settlements on this side of the island. Nearby amenities include a general store, tearoom, and a variety of places to eat and drink.

Sitting on the wall to watch the sun drop behind the fishing boats and the distant rocks is an experience so magnificent, so wondrous, that the only way it

could possibly be improved would be with fish, chips and mushy peas. Luckily, these are available from the excellent Cobo Fish Bar at the top of the slipway.

Taken from Guernsey Beach Guide

Optimum Tide: Mid

Best Feature: The sand, the sea, and the sunsets



IMAGES ©ISTOCKPHOTO



WHAT'S THERE?



CAFÉ



SWIM





See gov.gg/dogsonbeaches















### AUTHENTIC ISLAND LIVING

MERELY 100 STEPS AWAY FROM VAZON BAY, WAVES SELF-CATERING APARTMENTS ARE COMFORTABLE, AFFORDABLE, AND HAVE SOME OF THE BEST VIEWS IN GUERNSEY.

For people visiting the island and wanting to make the most of the sun, sea, sand and everything else Guernsey has to offer, these holiday lets lie just across the road from one of the island's most popular and beautiful beaches. If island living is your thing, then Waves is in an ideal location to base yourself.

With views over the west coast – perfect for sunset watching – or the countryside and nearby golf course (more of which later) there are apartments of a variety of different sizes, from one-bedroom suites to family-sized five-bedroom ones. While many of the rooms and apartments are in the main building, the beautifully landscaped gardens are home to wood-clad lodges.

The apartments are set up with everything you need. They are fully furnished with all kitchen equipment and linen provided as well as a welcome pack to help you enjoy your stay.

Each apartment has its own laundry facilities, but there is a laundry room should you need it, and towels are provided as well as a beach towel hire scheme.

If you enjoy getting out in the great outdoors, whether it's sitting on garden furniture that is made from recycled sea plastics to a surfboard service, Waves can supply you with everything you need to get outside and experience the best parts of living on a small, charming island in the English Channel.

And within a (golf) drive, is Guernsey's new La Grande Mare Golf Performance Centre, which is open to the public and features 10 range bays with 300 yards of green, two golf simulators, instruction bays, and a café. Eagle-eyed visitors will spot that the golf course itself is near completion, and Waves' proximity makes it one of the best places for golfers to stay.

Waves is also able to host occasional sports teams, and with multi-room apartments and the flexibility to have the rooms set up as you please, whether as a double, twin or triple beds, the self-catering apartments make the perfect place for visiting sports teams to stay.

The complex is family-run and came under new management when Ed returned to the island with his wife and children in 2023.

He has spent the last two years ensuring that everyone who stays in the apartments have a comfortable stay. An extensive refurbishment programme has taken place, with new beds, sofas, and soft furnishings.

While check in – which is super easy – and everything else you may need during your stay is done remotely via a smartphone or tablet, if anyone requires anything to be done on site, he ensures that he can be there quickly.

Not just for holidaymakers, Waves is a great place for people coming on business. Affordable, clean, and with space to work as well as live, one of the small studios makes a perfect home-from-home.

Waves is on a bus route and is nearby to the West Coast's best restaurants. There is plenty of parking onsite for people, including an electric car charging point, plus bike storage.

Ed has tried to think of everything that anyone would need to ensure a brilliant stay by the sea.

Apartments can be booked by contacting Waves by email stay@ wavesguernsey.com or online at https://www.wavesguernsey.com.





#### ROCKMOUNT

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

Cobo Coast Road, Guernsey GY5 7HB

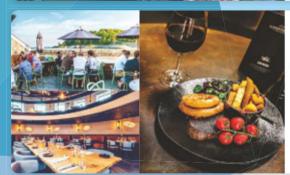






01481 255600 www.lareunion.gg dine@lareunion.gg

> Cobo Coast Road, Guernsey GY5 7HB







01481 712123 www.slaughterhouse.gg info@slaughterhouse.ga

Castle Pier, St Peter Port, Guernsey GY1 1AN







01481 724493 www.pow.gg info@pow.gg

Rue Du Manoir, St Peter Port, Guernsey GY1 2JH





#### IMPERIAL

01481 264044 www.theimperial.gg reservations@ theimperial.gg

Roquaine Bay, Torteval, Guernsey GY8 0PS









ABOVE L-R: THE POST BOX BY THE TOWN CHURCH;
THE OLDEST WORKING POST BOX IN THE BRITISH ISLES IN UNION STREET;
GOLD POST BOX IN SARK TO COMMEMORATE CARL HESTER'S OLYMPIC SUCCESS. @GUERNSEY PRESS

# YOU'VE GOT MAIL

IN AN AGE OF INSTANT MESSAGES, NOTHING BEATS RECEIVING A HANDWRITTEN NOTE OR CARD. BUT FOR PEOPLE VISITING GUERNSEY, ONE OF THE FIRST THINGS THEY COULD NOTICE THAT MAKES THE ISLAND DIFFERENT FROM THE UK IS OUR POST BOXES.

When sending a postcard home from your holiday in Guernsey you will slot your letter into a blue post box, rather than a red one.

Before the introduction of post boxes in Guernsey, people had to go to a dispatch point if they wanted to send something offisland. Collection times varied depending on the tide and were often inconsistent. The installation of the first post box, and the many that followed afterwards, streamlined the process of posting letters.

Guernsey's first post box was installed in 1853 after they were trialled in Jersey in 1852. The first post boxes the island had were red, and the first one on Union Street is still painted a burgundy colour today. It is the oldest working post box in the British Isles and has the VR cypher on it, which means Queen Victoria was the reigning monarch when the post box was installed.

Guernsey's postal history dates back as early as 1794 when the Guernsey Post Office was established by a British Act of Parliament. For more than 175 years Guernsey Post was controlled by the British General Post Office. The island's postal system came under local control in 1969 as the General Post Office was abolished. From that point Guernsey issued its own postal stamps and had complete postal independence. Guernsey Post is now based at Envoy House St Peter Port.

When Guernsey Post Office rebranded in 1980, post boxes were all (except the one in Union Street) repainted the blue we see them coated in today to fit with the post office's new branding and image. The blue post box is unique to Guernsey and is a well-known symbol of the island.

There are some post boxes that have been repainted different colours. On Vale Road there is a gold post box which was painted in 2020 to mark the 100th anniversary of Guernseyman Percy Hodge winning gold in the 3,000m steeplechase at the Antwerp Olympics in 1920

In Sark, there is only one post box, which was also blue until 2012, when it too was repainted gold to celebrate Olympic success. Carl Hester MBE, Team GB dressage rider, won gold in the London Olympics in 2012 and his home post box was painted. After the 2012 Games, every gold medal-

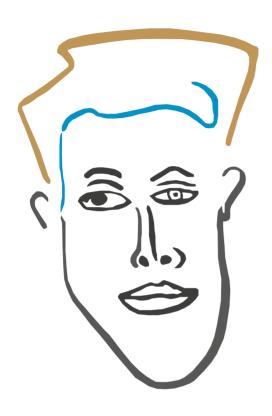
winning athlete's home post box was painted gold, which were initially just meant to be temporary, but many have become permanent fixtures and tourist attractions, some with plaques explaining their significance. There is also one in London to mark the event itself. Sark's golden post box is a part of the island's history that its residents can feel proud of.

Throughout St Peter Port, some of our post boxes are adorned with seasonal crocheted post box toppers, so whether you're posting a letter home or visiting one of Guernsey's landmarks, take some time to see what is on top, as they very often change.



# DAVID ROBILLIARD

Welcome To The Friendly Isle



# GUERNSEY MUSEUM AT CANDIE

ART EXHIBITION

18th October - 31st December\*









\*Scan QR code for seasonal opening times

**f** O Like us on Facebook & Instagram @guernseymuseums

www.museums.gov.gg



#### Until 19 December

#### ART AT THE PARK – U3A OF GUERNSEY'S PASTEL GROUP EXHIBITION

Held at the National Trust of Guernsey Folk and Costume Museum, this exhibition showcases the group's work, capturing still-life as well as the island's land and seascapes.

#### Until 31 December CHRIS GEORGE – 50 YEARS OF FACES

#### Candie Museum, St Peter Port

Photography exhibition highlighting the work of photographer Chris Georgie, known locally as 'Georgie'. The exhibition delves into his archive (which includes the Guernsey Press, 24SEVEN magazine, online and corporate catalogue) and showcases a selection of his favourite photographs.

#### Until 31 December

#### THE 12 BAYS OF CHRISTMAS, IN AID OF LES BOURGS HOSPICE

This fun, festive sea swimming challenge is back, raising money

for Les Bourgs Hospice. More information at lesbourgshospice. org.gg/events/12-bays-of-christmas-challenge-2025/

# 8 December CHRISTMAS COURTYARD AND MARKET

Folk and Costume Museum, Saumarez Park

The popular and atmospheric

National Trust of Guernsey Christmas Courtyard Market is held on a cobbled courtyard surrounded by heritage buildings.

Stalls from artisan crafters and food producers, plus carols around the tree in the courtyard. The Museum Christmas Shop will also be open during the event.

Entry is £2 for adults (on the gate). Free for children and members.





#### 13 December

#### **GUERNSEY CHRISTMAS** TRACTOR RUN

Watch a cavalcade of tractors, decorated for Christmas with fairy lights, tinsel and more, travel around the island, in support of charity.

#### 25 December, 9.30 – 11am

#### POLAR BEAR SWIM

The annual Polar Bear Swim on Christmas Day is held by the Guernsey Swimming Club at La Vallette Bathing Pools. Open to everyone of all ages - great atmosphere. Further information at guernseyswimming.com



#### 26 December

#### SKIPTON INTERNATIONAL **BOXING DAY DIP**

This annual fundraiser for the Guernsey Cheshire Home is one of the biggest charity events in Guernsey's calendar, and see thousands of islanders brave the cold and take a dip in the sea at

Cobo Bay. Warm up afterwards with free mince pies and mulled wine. Keep an eye on the Home's Facebook page for timings.

#### Various dates:

#### ST JAMES CONCERT HALL

Check out what's on at St James over the Christmas period at stjames.gg/events/



#### 1 January

#### LONDON NEW YEAR'S DAY PARADE

Watch as performers from around the world, including dancers, marching bands and acrobats, parade through the centre of the capital.

#### Until 4 January

#### STICK MAN **CHRISTMAS TRAIL**

Haldon Forest Park, Exeter

Join Stick Man for his winter forest adventure at Haldon Forest Park.

#### 4 – 31 December

#### **SPECIAL FESTIVE CRUISES** ON THE RIVER EXE

Enjoy a cruise with family and friends on the River Exe, and enjoy the stunning scenery while keeping warm and toasty inside the covered and heated boats.

See visitexeter.com for more information and other events.

#### Until 21 December

**NEW DOME SHOW:** WHAT SANTA SEES

Stockport

moon to the changing constellations, see shooting stars and follow Polaris! Children's tickets include a hot chocolate and gingerbread man.

Join the reindeer on a journey

Santa's eye – from the shining

to discover the night sky through

#### Until 18 January SINGIN' IN THE RAIN

#### Manchester

A must-see show, possibly one of the greatest musicals ever made.

Check out all that's on at visitmanchester.com















Experience a world of flavour on one island with our wide range of dining venues at Fermain Valley Hotel and St Pierre Park Hotel, Spa & Golf Resort. Each unique offering - whether elegant afternoon tea, vibrant Latin feasts, fresh local seafood or interactive volcanic stone grills - is driven by a passion for quality ingredients, creativity, and our signature hospitality.

Book your table at handpickhotels.co.uk





ON AN AUTUMNAL WALK THROUGH THE LANES OF ST SAVIOUR'S, WHAT BETTER WAY TO KEEP THE BOOTS GOING THAN WITH A SOUNDTRACK? SHAUN SHACKLETON CREATES A PLAYLIST, HEADS OUT WEST, POPS IN THE EARBUDS AND PUTS HIS BEST FOOT FORWARD.

Beginning under the blue granite bell gable of St Saviour's Community Centre, I realise that when I came here when it was a school, some 55 years ago, never once did I realise it had a cross atop.

And a Celtic one to boot. So, a circle and four points, rather than meaning anything else, today it serves as a compass. With a song to start, I set off west, either side of the road a patchwork of fields, stitched by the spikes of gorse and bramble.

'It's time to find my way / To find my way along the wayward track.' My Autumn Empire – Briar and Bush Down alongside the ruins of an old house, the walls still standing but roofless, which someone has filled with branches and twigs to bar access. My girls, when little, once happily played in there, collecting provisions of leaves and berries, stirring imaginary bowls of porridge in the stone fireplace.

The late afternoon sun falls through the reservoir trees like a staircase onto Rue du Moulin. Under the air gun pellet-pitted No Horse Riding sign, just below the No Shooting sign nailed to a tree, you disappear into Rue Patey, once Ruette de la Potere (perhaps that old house was a pottery), and now just an unnamed red-dotted line, depending on which Perry's Island

Guide you look at. If you have an old copy, keep it, let's not lose the names of these old roads.

'Please come / It's my wedding day / I'm to be married / Underneath the weeping willow tree / The whole town will be there / It's my fortune.' What the Crows Left Behind – Fern Knight

This tree-lined tunnel is perhaps my favourite of all the island's holloways (next to Ruette Thomas Henri, now also just a red-dotted line) that have scarred themselves deeply into the landscape over the centuries. You can imagine families on their way to church taking this path, the children kicking up the leaves, their father chiding them for daring to sully their Sunday best.

SIZZLE & STONE B-Ú-H-O







#### TO THINK, PEOPLE ONCE BELIEVED THAT SWALLOWS HIBERNATED IN THE BOTTOM OF LAKES – IF SO, THE RESERVOIR WOULD BE FULL OF SLUMBERING SONGBIRDS.

Patey ends by an old farmhouse with a walled garden and an abreuvoir of rippling glass-clear water. Another song.

'The poet's voice lingers on / His words hang in the air / The ground you walk upon / Might as well not be there.' Trees – The Garden of Jane Delawney

Across and up Sous L'Eglise and into a path that emerges opposite St Saviour's churchyard. Here is worth a mooch to see the stone bench which was once the meeting place of the feudal court of Fief Jean Gaillard, the oldest grave dating from 1602, which records the death of Nicholas Torode and is upside down and back to front and the ancient menhir that guards the northeast entrance, now Christianised. (I think the stone bench was a menhir too.)

'We'll wait in stone circles /
'Til the force comes through /
Lines joint in faint discord /
And the stormwatch brews.'

Jethro Tull – Dun Ringhill

Out of the churchyard and down Route des Sous L'Eglise, another worthwhile detour can be made into the deep meadow below the church where you can munch on a windfallen apple or two and perhaps see an eel, a koi carp or a heron in the Beau Valet, a douit that runs through all the way from beyond the airport – a seam of silver.

Up and out of the east end of the valley via Rue de Sous L'Eglise and past a couple of fine old farmhouses, one with a barn with a crown of green leaves.

It may be a Sunday but still, the roads are quieter than usual. And this is what gives a walk around here such a sense of timelessness.

'As we roam through the valley / Where the lily and the roses / And the beauty of Cashmere / Lay drooping its head.' Cadgwith Anthem – Steeleye Span

Right into Rue des Trepieds and there are apple trees bending over the road, a ceiling of rose and green, the abundant branches, Tantalus-like, just out of reach.

Here on show is the sheer wildness of the hedgerows: the blood of the hawthorn, the blackthorn's bruisings; the wind-fallen sweet chestnuts' split spikes spilling mahogany hearts over the tarmac; crickets flinging themselves into unseen webs; the screech and flap of a sudden pheasant in its Jan Mydlar hood.

'Gold in the window frayed / Gold left in leaves in braids / So creeping symmetry / Woven into fallen days.' Burning Man – Songs of Green Pheasant

On the left past the telegraph pole, a steep muddy gutter for cattle short cuts into Les Padins. On until Rue de la Flaguée, across, and into Rue du Mont Varouf (Road to Werewolf Hill) – disappearing northwards into the reservoir and St Saviour's own lost city of Atlantis (la cité perdue de l'Atantide?) or south-westerly – eventually – to La Prévôté Watch Tower on the Torteval coast. Scored by years of tractor wheels, Varouf's two dirt tracks are today bone dry – give

it a few weeks and they will be muddy ribbons laced through puddles of sky.

'There are cities underneath cities / Cities beneath the sea / In deserted towns and burial mounds /There is beauty that no one will see.' Cities Beneath The Sea — Gravenhurst

Over the hedge and down in the valley, shirts and tights and socks wave and dance and kick on a washing line, drying in the thickening early evening chill. Curious horses stir and snort in thin, feudal fields and a weathervane made from a handsaw lays rusted and crestfallen in the gorse.

At the end of Varouf it's into the pines and the Millennium Walk, the well-beaten track a spell blanket of needles. This is the final section of the walk which circumnavigates the St Saviour's Reservoir.

'Sleeping bed, living tomb / Calling thought, morning moon / Walking sky, fighting truce / Moving stone, failing truth / We are you.' Sleeping Bed – Broadcast On this final stretch the path runs above the canopy of trees that tumbles towards the shoreline, the water below rippling through the branches. Mallards swim by, the hens' feathers mud speckled, the drakes' heads racing green.

The blackberries are all but gone, barely a mouthful from all the briars passed, and the last aerial display squadrons of swallows have gypo passed, swan looped and diamond nine'd over their last Guernsey hedgerow and are now well on their way to Africa. To think, people once believed that swallows hibernated in the bottom of lakes – if so, the reservoir would be full of slumbering songbirds.

Time to head home and put some smoke in the chimney.

'We'll meet where no one knows we're there / Where we can blend in everywhere / In pewter beck and copper air / 'Til we have forged a souvenir of meeting.' The Sudden Flood — Black Horse Fairy

#### **SOUNDTRACK**

The songs that soundtrack this walk can be found on the following albums:

My Autumn Empire – II

Fern Knight – Music for Witches and Alchemists

Trees – The Garden of Jane Delawney

Jethro Tull – Stormwatch

Steeleye Span – All Around My Hat

Songs of Green Pheasant – Self Titled

Gravenhurst – Fires In Distant Buildings

Broadcast – Spell Blanket: Collected Demos 2006-2009

Black Horse Fairy – Entanglement





Authorised Sky-Frame distribution partner for the UK

# EXPLORE, EXPERIENCE, ENJOY

By Amanda Eulenkamp

INTRODUCING
THE WRITERS



Jessamy Baldy



Olivia Thomps



Rupert Diggi

Rupert Di

This time of year, there is generally an increase in friends and family travelling for Christmas and New Year (I'm one of them).

Our awareness of connectivity on and off the island is probably heightened when loved ones are waiting for us, or we're standing at the airport waiting for them.

So, if you're en route to a festive gathering, then I hope the following travel pages will give you some inspiration for planning a longer trip.

Travel blogger Rupert Diggins has inspired me with his travelling tales in the past, and his latest piece on Bangkok is no exception. I've had the pleasure of visiting the city in the past, and probably fall into the bracket of seeing temples galore and sightseeing the obvious sights. But his article, where he sees beyond the temples and the rooftop bars, is a different take on the Thai capital, and one that I hope will inspire you to either visit or re-visit Bangkok.

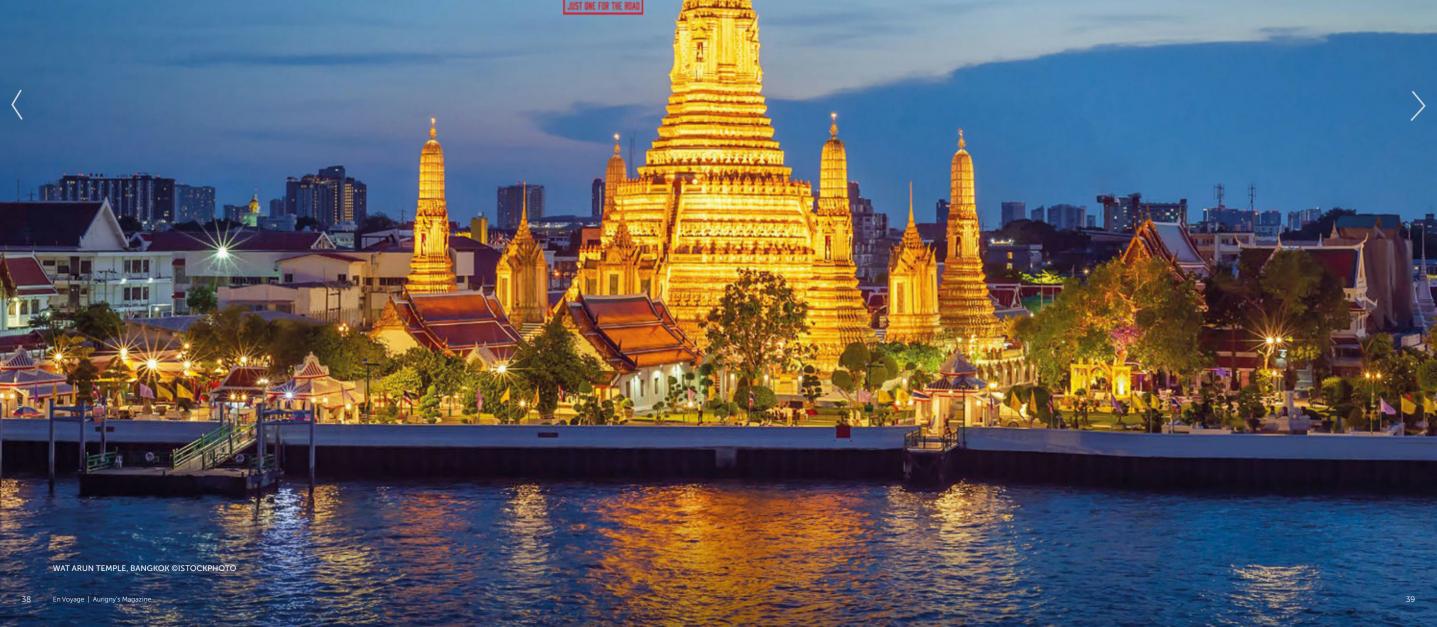
While Rupert's headed out east, I've turned travellers' attention to the west, to the United States of America. The US is a vast country, with so much to see and do that you'd never do it in one trip. Thanks to Aurigny's flights to Dublin, and the airport's US preclearance facility, travelling to America has never been easier.

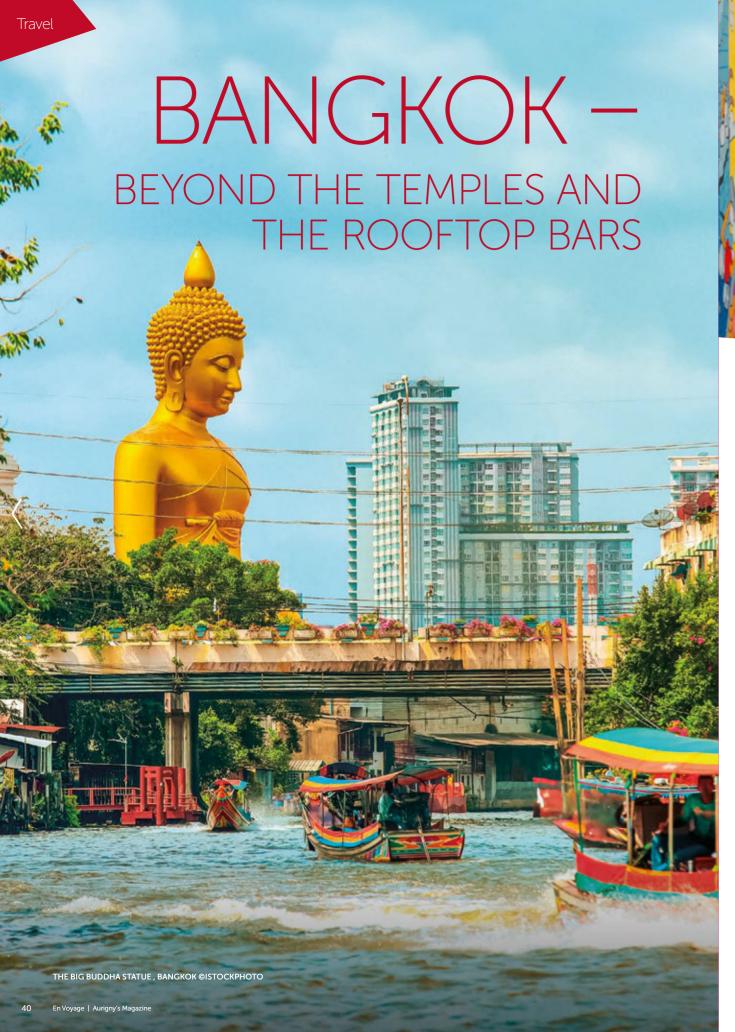
Clear customs before you travel, and you'll speed through the US airport.

I've had the pleasure of being at Walt Disney World for New Year (albeit it many years ago) and I can thoroughly recommend a winter visit there. The decorations are beyond beautiful, and the vibe is one of family-friendly Christmas hugs! Fortunately, flights to both LA and Orlando are available from Dublin, so whichever park you choose, there's a connecting flight not far away.

Manchester is the focus for the five fun things to do (thank you to Olivia Thompson for this one), while we shine a light on London, whether it's visiting with friends or heading there for a New Year reset

Season's greetings.







EARLIER THIS YEAR, TRAVEL BLOGGER RUPERT DIGGINS FOUND HIMSELF IN BANGKOK FOR A COUPLE OF DAYS. HAVING JUST TRAVELLED THROUGH NEIGHBOURING VIETNAM AND CAMBODIA, HE WAS TIRED, IN NEED OF A GOOD BATH, AND QUITE FRANKLY, TEMPLED OUT.

Everyone describes Bangkok the same way. Temples, neon lights, rooftop bars, tuk-tuks, and cocktails served in buckets but that wasn't what he was after.

He craved quiet corners, peaceful walks, a hot chocolate with all the trimmings, and a glimpse of a different Bangkok – quirky, creative, and authentic. But did it exist?

Well... let's find out.

#### **GETTING AROUND**

Ferries, tuk-tuks, and walking are the ideal ways to discover the city of Bangkok as it's best explored slowly and at your own pace. So, with that firmly in my mind I ordered a tuk-tuk from my hotel to an area I had been recommended called Talat Noi. To my amusement and ultimate horror, the hotel had booked the Thai equivalent of Lewis Hamilton. A Ferrari this was not.

This battered old banger had dents, no seat belts, and a back seat that had more bounce than my neighbour's trampoline. For 15 minutes, I clung to the roof bars, mainly to stop myself from being jettisoned into the nearby Chao Phraya River. Eventually, and much to my relief, we came

to an abrupt halt. Pale, ashenfaced, and shaking like a cheap wardrobe, I paid the driver while reminding myself that just the night before, I had promised myself a couple of relaxing days in Thailand's capital city!

I smiled and told myself that this is one of the many reasons that I love to travel – for these random, unexpected moments of mayhem.

#### **TALAT NOI**

My first impressions of Talat Noi were not at all what I had expected. As if I hadn't seen enough of rusty old vehicles, I found myself wandering along the hectic Song Wat Road where grubby car workshops spilled out onto the road. There were clutches, brakes, and car parts piled high; sparks flew from welding torches, and the heavy smell of brake dust hung in the air.

To my relief as I ventured further along this somewhat chaotic street and into the heart of Talat Noi, I began to discover talented artists, transforming this discarded scrap metal into sculptures, old engines into artworks, and rusted panels into canvases.

Walls were decorated in colourful graffiti, from giant robots to animated characters. Every alleyway seemed to hide a sculpture or a mural that made me stop, sometimes to admire its beauty, other times to try and work out what the hell was going on in the mind of the creator.

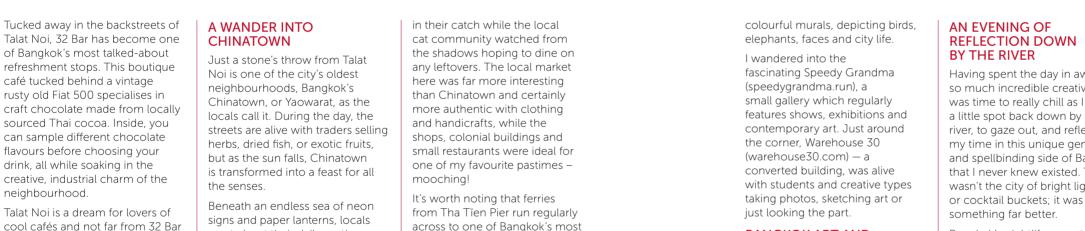












**BANGKOK ART AND CULTURE CENTRE** 

A great place to stop as the day warms up is the Bangkok Art and Culture Centre (bacc.or.th). Alongside yet more trendy students, you can enjoy in cool surroundings, modern Thai art, photography, and areas showcasing urban life and sustainability.

I just love places like this. Hip, a little quirky and filled with people who look far more artistic than I'll ever be. In fact, and this is not to take anything away from the centre, I tend to get more inspiration from watching the people than admiring the art!

Having spent the day in awe of a little spot back down by the my time in this unique gentle

Bangkok's nightlife may steal the headlines, but it's in the quiet cafés, the metal workshops, and the riverside calm where I discovered the city's creative soul. This is the Bangkok I'll remember long after the neon fades. Oh. and for the record -I walked back to my hotel -Lewis Hamilton was not

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

I found the lovely Photo Hostel and Photo Café (photohostel. com), a renovated Taiyuan style building doubling as a hostel and café. I ordered an iced coffee and found a place where I observed an elderly, somewhat eccentric, gentleman examining the fabulous arts and crafts on display including a small but charming exhibition on elephants.

Back out in the oppressive heat, street traders lined the uneven pavements, frying up pad krapow and skewered meats. Forget the fact that the aroma of those food stalls blended with the gritty smell of that brake dust - this was the chaotic, messy, artistic and utterly brilliant introduction to Bangkok that I had craved.

went about their daily routines while tourists posed for selfies or devoured steaming bao buns filled with sticky barbecued duck.

If you're looking for gifts to take home, you're better off buying something back in Talat Noi; but if you really must, there are plenty of cheap, somewhat tacky souvenirs available.

#### THA TĪEN

After the sensory overload of Chinatown and Talat Noi, I headed towards the river for some peace and guiet – hold on wasn't that my plan all along?

Tha Tīen, a small neighbourhood along the Chao Phraya River, delivered an altogether different experience. Fishermen hauled

famous landmarks - Wat Arun, the magnificent Temple of Dawn. Dating back to the Ayutthaya period between 1351 and 1767, this beautiful temple was later renovated by King Rama II and King Rama III. The central tower which visitors can climb for great views, stands about 70 metres tall and is decorated with pieces of porcelain and seashells.

#### **BANG RAK**

I was loving my time exploring Bangkok and continued on to Bang Rak, one of Bangkok's emerging quarters. Once a hub of trade, it's now home to galleries and small independent cafés. Charoen Krung Road was a particular highlight, with its



so much incredible creativity it was time to really chill as I found river, to gaze out, and reflect on and spellbinding side of Bangkok that I never knew existed. This wasn't the city of bright lights or cocktail buckets; it was

available - he was probably getting his brakes repaired!















# 48 HOURS IN LONDON







IMAGES CLOCKWISE FROM TOP LEFT: TATE MODERN; ST JAMES'S PARK; ST PAUL'S CATHEDRAL; NOTTING HILL; POET'S CORNER; HAMPSTEAD HEATH; BUCKINGHAM PALACE. ALL IMAGES ©ISTOCKPHOTO.

#### UNWIND IN LONDON AND ENJOY A NEW YEAR REBOOT FOR THE MIND, BODY AND SOUL, SAYS JESSAMY BALDWIN

London in January has a crisp determination about it. The festive glitter has settled, resolutions are still unbroken (mostly) and the city feels like it is collectively inhaling, exhaling and resetting for the year ahead. It's the perfect moment for a 48-hour escape focused on wellbeing, fresh experiences and little moments of joy.

Start at Sea Containers Spa,

#### DAY ONE

where an aromatherapy or hot stone massage will work wonders for the over-caffeinated soul. After that, stroll along the Thames toward Gabriel's Wharf. The river at this time of year is at its moodiest and therefore perfect for blowing away those December cobwebs. Mysterious mist hovering around the river edge and that metallic London light feel almost therapeutic after a frenetic December. Stop for a wholesome brunch at The Green Room, where you'll find a menu filled with seasonal plates that don't leave you heavy. Circle back towards the Tate Modern, just a short walk away. Pick one or two rooms and really absorb them as you set your intentions for the year ahead. Next. cross the Millennium Bridge and wander toward St Paul's Cathedral (do a tour if you

have time) before jumping on the Tube to Westminster. Take a moment of reflection by exploring Poets' Corner in Westminster Abbey, where over 100 writers are buried or remembered, including Chaucer, Rudyard Kipling and Charles Dickens. From here, meander through St James's Park and past Buckingham Palace, taking in the green space and fresh air. Head for dinner at The Thomas Cubitt where you'll find gorgeous interiors and delicious. seasonal British food. End with a gentle, starry-skied amble through Belgravia's elegant streets.

#### DAY 2

Begin in Notting Hill, where pastel town houses and quiet January scenes create a sense of cinematic calm. Book a morning reformer session at Heartcore or simply peruse the pretty streets to get your 10,000 steps in early. Reward vourself with a slow breakfast at Farm Girl, think: rose lattes. bright brekkie bowls and cosy corners. Next, wander down the ever inspiring Portobello Road, peeking into antique shops as you go. Now walk 15 minutes to Holland Park, London's most quietly magical green space. The Kyoto Garden in January is peaceful, crisp and meditative. Keep an eye out for the resident peacocks. Make your way north

on the Tube or in a taxi to the sprawling open landscapes that make up Hampstead Heath. Take a brisk loop around Parliament Hill to take in breathtaking views of the city. Finish the day with a well-deserved supper at Ottolenghi (buzzy and vibrant) or The Ledbury (sophisticated and Michelin-starred).

#### WHERE TO STAY

High budget –The Mandrake or Sea Containers London. Medium budget – The Hoxton Southwark or Treehouse Hotel London. Low budget – Z Hotels Covent Garden or Point A Shoreditch.

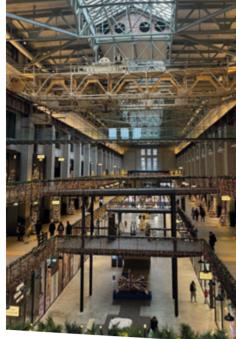
#### HOW TO GET THERE

Take the Gatwick Express to London Victoria (30 mins) then hop on the Tube. Alternatively use Thameslink Trains to get to London Bridge, Blackfriars, Farringdon or St Pancras. Or fly into London City and head into central London on the Docklands Light Railway and Tube.

#### **FINAL THOUGHTS**

London in January is underrated. Two days of nourishing food, fresh-air wandering, movement and restorative rituals make it the perfect place to begin 2026 lighter, clearer and more yourself than ever. Enjoy!











# LONDON WITH KIDS AT CHRISTMAS

#### BY NATALIE HENRY FROM ISLANDFAMILIES

There's definitely something magical about London at Christmas. Sparkling lights, huge Christmas trees, festive markets and oversized ornament sculptures all help to create a magical atmosphere at every turn.

A Christmassy city break is a great way to soak up the season as a family, and as the age-old saying goes, there's something for all ages. Landing in Gatwick, London City, or Southampton means you can be on a train to London in no time. We've been to London several times in December, and every visit feels like stepping straight into a Christmas movie.

There's no better way to start than with London's famous lights. Oxford Street, Bond Street, and Regent Street with its iconic angels, all have huge overhead displays which will leave the kids (of all ages) wide-eyed in awe. There's twinkling magic in every direction, and you can even take a lights tour on an open-top bus for a fantastic view without the walking.

Christmas at Kew will always be top of the wish list in the

IslandFamilies household. Huge immersive light installations use millions of lights to guide you through the grounds, with each scene better than the last. The Christmas Cathedral – essentially a tunnel of fairy lights – is the perfect spot for family photos (or selfies for the teens). Add to that the most incredible light show featuring the fountains at the Palm House, and you're really in for a treat. There are food stations along the way too – we highly recommend the hash browns with peri-peri mayo and jalapeños!

This year, Hampstead Heath is home to a brand-new winter lights trail, Neverland at Kenwood. Running from 21 November through to 3 January, the grounds will be transformed into a breathtaking outdoor light trail inspired by the tale of Peter Pan, inviting visitors to follow Tinkerbell's fairy dust path from the rooftops of London to the heart of Neverland, all in aid of Great Ormond Street Hospital.

Both light trails offer the chance to meet the 'man in red' himself. We seem to have little ones who are terrified of Santa, but he's always lovely to speak to and often has some of his elves with him too – a perfect photo opportunity again.

We also found Santa at Battersea Power Station, which has become somewhat of a family destination with its riverside skating rink, fairy light filled Engine Room, play area, and Peppa Pig play shop. We went for the Chimney Lift experience and its 360-degree views of London but discovered huge Christmas trees, oversized bauble sculptures and of course, a winter market with pick and mix sweets! We topped off our visit with a stop at Bounce, a brilliant family-friendly ping pong bar where the kids burnt off some sugar before dinner.

Another festive experience we thoroughly enjoyed is Winter Wonderland in Hyde Park. It's loud, bright and pretty full-on, but it's got everything from ice skating and fairground rides to Christmas markets and circus shows. Our big two loved tubing down the real ice slide, and The Magical Ice Kingdom exceeded any expectations we went in with. It's a walk-through world made entirely

OPPOSITE PAGE L-R: VIEW FROM THE LIFT AT BATTERSEA;

ABOVE CLOCKWISE FROM TOP LEFT: THE LANGHAM CHRISTMAS AFTERNOON TEA; HYDE PARK WINTER WONDERLAND; CHRISTMAS AT KEW; THE FOUNTAINS AT THE PALM HOUSE, KEW. ALL IMAGES ©ISLAND FAMILIES.

#### WE'VE BEEN TO LONDON SEVERAL TIMES IN DECEMBER, AND EVERY VISIT FEELS LIKE STEPPING STRAIGHT INTO A CHRISTMAS MOVIE.

of ice sculptures (and yes, gloves are essential). There's so much to eat in the Bavarian Village, from bratwurst and pizza, to nachos, schnitzel and the most delicious churros. If you've got young children, it's best to head in early in the day to avoid the crowds.

For more entertainment, Christmas is the perfect time to head to the theatre. We particularly loved The Lion King, Wicked, and Matilda, but the festive season brings pantomimes too, as well as plenty of kids' theatre with The Snowman, Stick Man, and The Gruffalo's Child all showing this year. Make sure you book in advance though, as theatres fill up fast, and please remember that each one will have its own rules when it comes to minimum age and lap babies so do always check first.

Sometimes, though, the best moments are the spontaneous ones. An evening stroll along the South Bank leads you past lightwrapped trees, street performers and the London Eye. The Winter Market there is full of alpine-style chalets selling everything from sausages and mulled wine to Dutch

pancakes and strawberries dipped in melted chocolate. You can listen to live music as you eat and finish off with a spin on the traditional carousel overlooking the Thames.

And while we're on the subject of food, I feel like everyone should know that London's hotels go allout for Christmas afternoon tea, with many now catering beautifully for families. This year the Langham has a Hamleys-themed Christmas afternoon tea, complete with a gingerbread rocking horse and mousse train!

If you're hoping to do a little retail therapy while you're there, Christmas shopping in London is an experience in itself. If your children have mastered the 'look, don't touch' stage (or your breakages budget is as big as your festive enthusiasm), then Harrods' Christmas floor and Liberty London's decorations are worth a wander. Harrods' toy department alone is an experience!

And of course, no festive trip is complete without a visit to Hamleys on Regent Street. Yes, it's busy and yes, it's noisy, but it's seven floors of toy-filled wonder, with demonstrations and mini shows happening all day long. We've never left empty-handed, though the challenge is keeping spending under control.

London at Christmas as a family can be a little overwhelming, especially with prams or buggies to navigate the crowds. My best advice? Don't try to do everything. Pick a few highlights, wrap up warm, and let yourself get swept up in the atmosphere. There's always a market, carol singers, or a window display waiting to surprise you around the next corner.

In a nutshell, Christmas in London with kids can only be described as chaotic, sparkly and completely unforgettable!

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.



Lock in your Channel Islands Escape today for just £60pp!

#### Why book with us?

Channel Islands experts since 1979 with a Jersey-based team

Accommodation choice: hotels, quest houses, self-catering, accessible, solo, group & corporate

ABTA & ATOL protected for full financial security



Premier Plus offers: FREE nights, upgrades, dining credits & more



#### There's more to the Channel Islands than you might think...

Guernsey is the perfect launchpad for island hopping adventures, with nearby gems like Jersey, Alderney, Herm, Sark and Lihou just waiting to be discovered.









🛂 🗣 Stunning beaches, Herm 🥛 🗣 Heritage, Guernsey



**Q** Great Barrier Reef

Tailor-make your next adventure. Learn more at: premierholidays.co.uk/envoyage Pop into your local travel agent or call 0800 029 4538

#### \*Price based on 2 people sharing. Includes 4nts accommodation at 3\* Le Friquet with breakfast and return flights from the UK. Travel 01-30 Apr 26. Subject to availability.

or Explore the Globe...

Australia · Southern Africa · New Zealand · Canada · America · Cruise · Thailand

Borneo • Malaysia • Singapore • Bali & Beyond • Hong Kong • Indochina • Middle East

Sri Lanka • Indian Ocean • Jersey • Guernsey • Alderney • Sark • Herm • Isle of Man

Isles of Scilly • Isle of Wight • Shetland & Orkney Islands • Outer Hebrides



# FIVE FUN THINGS TO DO NEAR MANCHESTER AIRPORT

AS A FREQUENT FLYER BACK TO HER HOMETOWN, OLIVIA THOMPSON PICKS HER TOP FIVE FUN THINGS TO DO NEAR MANCHESTER AIRPORT.

#### TOUR A FOOTBALL STADIUM

As a football fan, this had to be at the top of my list. Old Trafford, the 'Theatre of Dreams', is only 20 minutes from the airport. Enjoy the stadium's museum and find out more about Manchester United's rich history as well as getting to see player changing rooms, and pitchside access after walking through the player's tunnel

25 minutes from the airport is the Etihad Stadium, the home of Manchester City. On the tour you will have the chance to field questions with a virtual Pep Guardiola in the first team conference room and go pitchside and see what the manager sees from the dugout.

And if you're not a red or a blue, the National Football Museum in the city centre is only a 30-minute drive and is one of the best places to learn more about the beautiful game.

#### TRAFFORD CENTRE

If you're short of time in Manchester, the Trafford Centre is the place to go. With something for all the family, experience a shopping centre in the style of Mount Olympus boasting a Titanic-themed food court, its own Chinatown and a New Orleans quarter.

Enjoy the shops, and miniature Lego Land and Sea Life experiences.

Plan vour visit at traffordcentre.co.uk

#### THE SNOW CENTRE

Missed your ski holiday this year?

Formerly known as Chill Factore, the Snow Centre is home to the UK's longest indoor real snow ski slope. Enjoy ski and snowboard lessons as well as the snow park where kids can sledge down the slope or dive down the ice slide luge-style

I would recommend wrapping up warm in Manchester at this time of year anyway, but if you're planning a trip to the Snow Centre, you'll definitely need to pack a warm coat!

For more information please visit thesnowcentre.com/manchester/

#### **RUNWAY VISITOR PARK**

You could not find anything this fun closer to Manchester Airport if you tried. Adjacent to the busy airport runways this is a hot spot for plane spotters, but it is far from your average plane watching spot.

Runway Visitor Park is home to a variety of retired planes including the spectacular supersonic airliner Concorde G-BOAC and former RAF military spy plane, Nimrod and much more. Enjoy a tour of the Concorde tour where you will see the cabin, walk under the wings and watch the famous nose droop.

Take to the skies on Runway Visitor Park's full motion flight simulator and experience being in full control of a fighter plane with full 360-degree motion.

Plan your trip now at runwayvisitorpark.co.uk

#### THE SCIENCE AND **INDUSTRY MUSEUM**

Only a 20-minute drive away from the airport, 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.

For more information please visit scienceandindustrymuseum.org.uk







# COMING HOMF

A NEW OCCASIONAL SERIES WHERE WE ASK A LOCAL STUDENT WHO IS STUDYING IN THE UK OR OVERSEAS WHAT IS THEIR FAVOURITE THING (OR THINGS) ABOUT HEADING BACK TO GUERNSEY – AND ALSO WHAT IS THERE TO DO IN THEIR NEW TOWN OR CITY FOR VISITORS?

#### ► NAME: JOSH FALLAIZE

Good morning, good afternoon, or good evening. Before I share a little about my life as a university student and my travels between home and Cornwall, I'd like to wish you a smooth flight and an enjoyable stay, wherever your destination may be.

I'm a first-year undergraduate at the University of Exeter. Despite the main campus of this university being in Exeter, the historic cathedral city in the heart of Devon, I'm able to study at another of its campuses, situated in the Cornish town of Penryn.

When choosing where to study for university, the first thing on any Guernsey student's mind is how to get home. This was a significant factor in my decision to study at the University of Exeter. With regular flights from Exeter to Guernsey, getting back to see my family is simple and stress-free. The airport's only a short train journey away, which means I can go from campus to home in just a few hours — a huge comfort when you're living away for the first time.

#### **▶** UNIVERSITY: UNIVERSITY OF EXETER

Of course, the convenience of travelling home isn't the only reason I chose to study here. In a little over two hours on the train after landing in Exeter, I'm at Penryn Campus.

This charming location offers an ideal environment for studying and socialising. It is set in 100 acres of countryside, close to the waterside town of Falmouth, and boasts beautiful views over the Fal estuary. Comprising around 6,000 students, it also offers a close-knit, friendly community, in a unique arrangement, as we share the campus with Falmouth University, a leading specialist arts institution.

Because of this, the campus/ university is a very welcoming place. Since I arrived, I've been fortunate enough to experience a strong sense of community and belonging. Whether collaborating with students or spending time with my flatmates, there's always someone around to chat with or study alongside.

While this is a central part of studying, it is also something that translates to an enjoyable experience away from the lecture theatre. For instance, the regular buses allow my friends and me to travel with ease to and from Falmouth at almost any time we like. This vibrant town is the perfect place for students from Guernsey. It is lined with small shops and pubs that create an atmosphere much desired. My personal favourite of these is the 'Kebab on The Corner', a bustling kebab shop with more items on its menu than can ever be tried. Nevertheless, those I have tried I've enjoyed so much that I hold them responsible for frequently draining my weekly budget.

Additionally, we are well connected to other desirable locations, such as Truro, the southernmost city in the UK. The main attraction is a wide variety of shopping facilities. Truro has various chain stores, speciality shops and markets that reflect its history as a market town. The indoor Pannier Market is open year-round, featuring numerous stalls and small businesses. The city is also renowned for its vibrant culinary and nightlife scene, featuring a diverse range

of bars, clubs, and restaurants. Furthermore, the Royal Cornwall Museum is the oldest and premier museum of Cornish history and culture. Its collections cover fields such as archaeology, art and geology. Among the exhibits is the so-called Arthur's Inscribed Stone, a 7th-century stone inscribed with ancient letters and Christian symbols.

For those hoping to escape urban areas, Cornwall also offers beautiful beaches, not dissimilar to those of Guernsey. The beaches of Gyllyngvase, Swanpool, and Castle are among my favourites, and if my two-year-old golden retriever, Willow, were to visit, I'm sure they would be hers as well, given the miles of golden sand for her to run around on.

However, while I do love Cornwall, coming home to Guernsey remains something I really look forward to. The moment the island comes into view, that familiar mix of green fields, cliffs, and sea always brings a sense of nostalgia. After weeks of lectures, deadlines, and butchering anything I try to cook, coming home is a chance to recharge, reconnect with my friends and family, and enjoy some of my mum's excellent food. Seeing my family again is, of course, the best part of any return home. Whether it's being greeted at the airport, catching up over dinner, or watching a programme with my dad, every moment reminds me

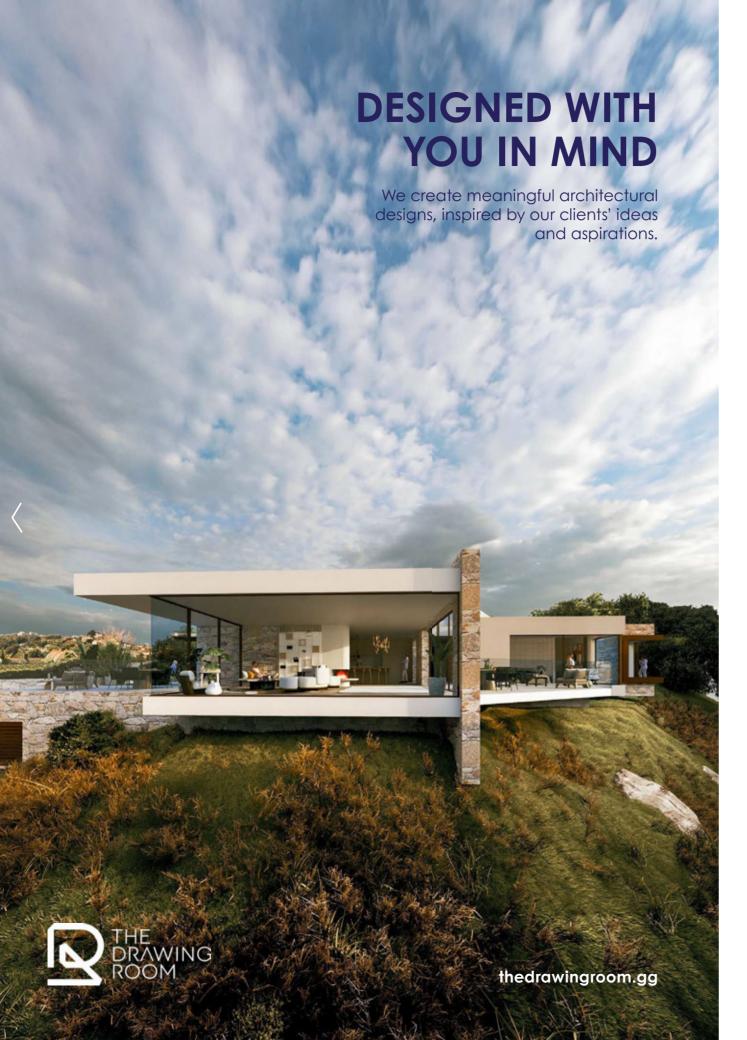
how lucky I am to be home.

Evenings are often spent catching up with friends. We'll usually head to the Rockmount, our go-to spot for good food, a few drinks, and plenty of embarrassingly bad pool. It's one of those places I always look forward to returning to — a stunning combination of seaside view and a warm and cosy ambience. Additionally, when the weather's good, a round of golf at 19 is another favourite; it's more about the banter than the score, but it's one of those simple traditions that make being home so enjoyable. And if, after this, I still have some money left, I love to go into town for what I think is the best burger in the world, enjoyed at Chefan.

Despite loving Guernsey's warmer months, I'm particularly looking forward to the Christmas holidays. This has always been a favourite period of mine, and I think experiencing it more from a holiday perspective will make it even more special. Christmas in Guernsey is a busy but cheerful time. The High Street is usually filled with people doing their last bits of shopping, and late-night opening brings a great atmosphere to town. My personal highlights include ice skating at Le Friguet garden centre and the Winter Wonderland. They both are great opportunities to spend time with family, and especially ice skating can lead to some pretty unforgettable laughs.

For those experiencing Christmas from Penryn Campus or nearby, there is no shortage of activity either. Although I haven't stayed for the holiday period yet, I'm reliably told that it brings some really special moments to the area. On campus, the Makers Cornwall Christmas Fair is a highlight, with local crafts, food stalls, and live performances. Over in Penryn, the Jubilee Wharf Christmas Fair offers some amazing handmade gifts. These local events apparently have a friendly, welcoming atmosphere - a nice reminder that even in a quieter part of the country, Christmas spirit is easy to find.

Therefore, looking back, I feel incredibly lucky to have found a balance between two places that each feel like home in their own way. Life in Cornwall brings new experiences, opportunities, and friendships, while Guernsey gives me familiarity, family, and a sense of belonging that never fades. The regular flights between the two make it easy to enjoy both worlds studying in a beautiful part of England while knowing home is never far away. Every return trip reminds me how special that connection is, and how travelling back and forth has become part of my university experience. Whether I'm walking along Falmouth's beaches or watching the sun set over Cobo Bay, I'm always reminded just how lucky I am to call both places home.





# YOU WON'T FIND YOUR DREAM HOME, YOU HAVE TO BUILD IT

BY ARCHITECTURAL DESIGNER RACHEL ROGERS, THE FOUNDER AND DIRECTOR OF THE DRAWING ROOM



There's a moment that happens in almost every consultation I have with new clients. They walk into my studio, bright-eyed and hopeful, and tell me about their dream home.

They've been searching for months; scrolling through listings, visiting properties, and calculating budgets. They've seen dozens of houses that were close, but none that truly fit. And that's when I tell them the truth they don't always want to hear: 'You won't find your dream home. You must build it.'

#### THE MYTH OF THE 'PERFECT' HOME

No home, no matter how beautiful or expensive, will tick every single box. Even with a generous budget, the homes on the market are a product of someone else's dreams and compromises. The layout that worked perfectly for the previous owners may not suit your lifestyle at all. That 'spacious' kitchen might feel cramped when you start cooking in it. The view from the living room might be stunning until you realise the sun blazes through those huge windows at dinner time.

As an experienced designer, I've walked through hundreds of properties that look flawless in photos but fall apart under scrutiny. The wrong orientation, awkward circulation, wasted space and poor natural light. Issues that no amount of designer furniture can disquise.

#### THE EMOTIONAL TRAP OF 'ALMOST PERFECT'

Homes are built for people, but rarely for you. Buyers often fall in love with an 'almost perfect' home and convince themselves that a few tweaks will make it just right. But small compromises have a way of growing over time. The slightly dark living room becomes depressing in winter. The 'cosy' guest room never fits a proper desk when you start working from home.

You tell yourself you can live with it, but deep down you know it's not quite right.

The truth is that the dream home isn't something you stumble upon. It's something that evolves around your routines, your quirks, your aspirations, and even your bad habits.

#### WHY BUILDING (OR RENOVATING) IS THE ONLY WAY

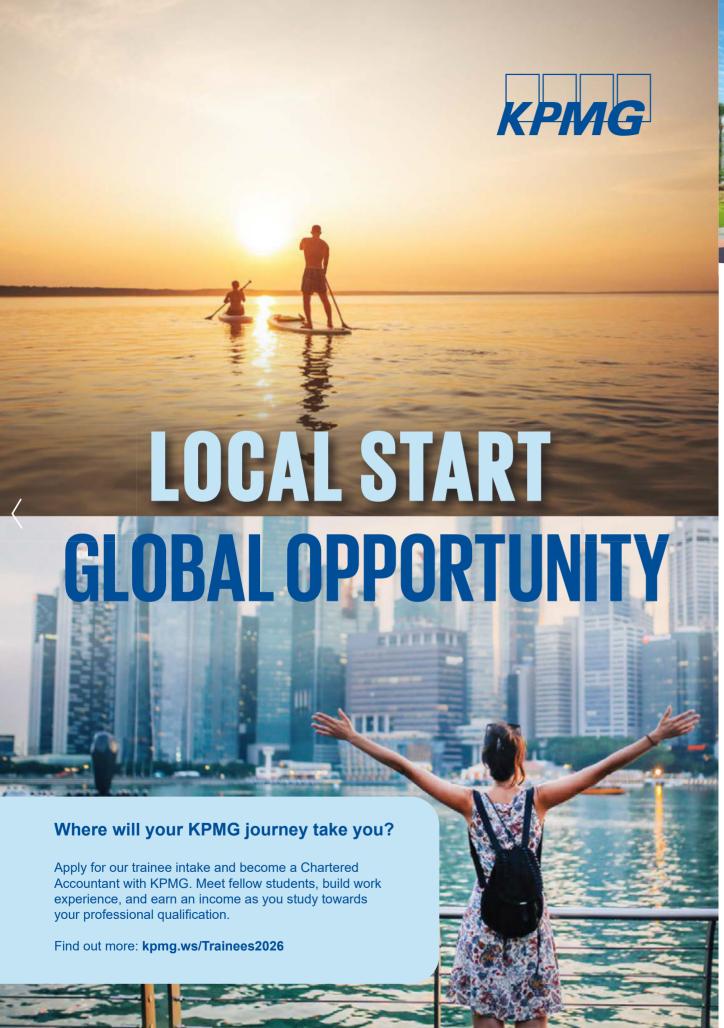
When you design your home, you take control of the narrative. Every square metre has intent. Every window has purpose. Every detail, down to where you like to be on a Sunday morning with your cup of coffee, is a decision made for your life.

Building or extending gives you the chance to align function with feeling. It's not just about aesthetics; it's about how the space behaves. Does the kitchen connect effortlessly to the garden where your kids play? Does the primary suite feel like a retreat, or a hallway with a bed in it? When you work with an architect, you start asking better questions and finding better answers.

#### DESIGNING YOUR LIFE, NOT JUST YOUR HOME

Architecture is not about walls and roofs; it's about the way you live. The best homes don't simply look beautiful, they perform beautifully. They make ordinary moments feel effortless and they reflect your priorities, whether that's connection, privacy, creativity or calm. When you build, you don't just get a house, you get a framework for the life you want to live.

If you're still searching for that elusive 'perfect' property, take it from someone who's seen behind the plasterboard: perfection is not found, it's designed. So, stop looking for your dream home and start building it.









ABOVE L-R: KENNEDY SPACE CENTRE;
WALT DISNEY WORLD: THE GOLDEN GATE BRIDGE. ©ISTOCKPHOTO.

# AMERICA THE BEAUTIFUL

IF YOU FLY WITH AURIGNY VIA DUBLIN, AND ONWARD TO THE US WITH ANOTHER CARRIER, NOT ONLY DO YOU BENEFIT FROM NOT PAYING UK AIR PASSENGER DEPARTURE TAX BUT YOU CLEAR CUSTOMS IN IRELAND BEFORE YOUR CONNECTING FLIGHT. WHY WOULDN'T YOU?

#### SO. WHERE TO GO?

Direct flights from Dublin are available to several US cities, including Boston, Chicago, Cleveland, Indianapolis, Los Angeles, New York (JFK and Newark), Orlando, Philadelphia, San Francisco, and Washington.

Disney fans can choose between the original Disneyland in Anaheim, California and its bigger sister in Florida.

#### **CALIFORNIA**

Disneyland Resort in California is the original, and it's still a fantastic place to visit. Combine a couple of days/nights at the Resort with a city break in Los Angeles. See Rodeo Drive and the Hollywood sign, or head out to the coast.

LAX (Los Angeles' airport) makes a good start to a west coast adventure. Head north to San Francisco, where you can see the Golden Gate Bridge, Union Square, and Fisherman's Wharf; ride on one of the cable cars, or head out to Alcatraz and see the famous prison on an island. Or maybe further north still, with a flight to Seattle? As the home of Starbucks, you'll enjoy the juxtaposition of mountains and sea, with a vibrant city to explore.

#### **ORLANDO**

Orlando is the home to Walt Disney World; its nearly 25,000 acres is home to four theme parks, two water parks, and more than 25 hotels. Christmas and New Year are fantastic times to visit, with the theme park decorated in festive vibes. Theme-park lovers will also enjoy Universal Studios. Universal Epic Universe is the latest addition to the Universal Orlando Resort family. Visit for The Wizarding World of Harry Potter™ - Ministry of Magic™, Super Nintendo World™, How to Train Your Dragon – Isle of Berk, and Dark Universe.

NASA's Kennedy Space Centre is nearby and is an award-winning space adventure with immersive exhibits, real artifacts and astronaut encounters. For tickets and further information see kennedyspacecenter-tickets.com.

Flying into Orlando also gives you the option for a fly'n'flop-style holiday, as there are beaches galore to enjoy. Or why not hop in a hire car and head down to the famous Keys? This string of tropical islands stretches for around 120 miles off the southern tip of Florida. Some of the best islands to visit include Key Largo (adventures on land and sea) and Key West (art, culture, and nights out).

America via Ireland – why not?

#### **US PRECLEARANCE FACILITY**

The US Preclearance (USCBP) facility at Terminal 2 in Dublin Airport is a purpose-built facility that allows US-bound passengers to undertake all US immigration, customs and agriculture inspections at Dublin Airport prior to departure.

Dublin Airport is one of only a few airports outside North America that offers a US Preclearance facility. The benefit is that, having cleared USCBP, passengers arriving in the US are treated as domestic arrivals, allowing them to avoid immigration queues upon arrival and pick up their bags and go.

In addition, this benefits onward connecting passengers in the US who will have their baggage checked through to their final destination

It is advised to allow three hours to clear USCBP before a long-haul flight. If you are checking in a bag, please allow up to an hour of additional time. And don't forget your ESTA.

Before travelling, it is advisable to read the up-to-date information on Dublin Airport's website dublinairport.com/flight-information/travelling-to-usa/usa-preclearance





Managing director Shaun Robert and director Sam Shields recently moved into their third year with NSM Funds.

We caught up with them to reflect on a period of success and sustained growth, exploring their aims for the year ahead and discussing the unique company ethos and work culture that sets NSM apart from the rest.

#### What are your priorities for NSM Funds in the next year?

Shaun: It has been a successful couple of years despite the challenging market. We have created a strong reputation for the NSM Group in fund servicing, with a first-class list of clients. Looking ahead, we are committed to prioritising further investment in our employees and technology. For me, these go hand in hand. The team utilising technological advances to their advantage forms a motivated environment, alongside improved efficiencies and flexibility for our clients.

#### How do you ensure successful recruitment and the ongoing professional development of your staff?

Sam: We launched the NSM Pathway Programme in 2023, which is designed to provide the opportunity for school leavers and graduates to discover more about the diversity of our three core business areas of trust, tax and funds. The programme offers a tailored approach focused on developing key knowledge and skills through a blend of on-the-job experience and structured mentoring.

NSM encourages continuous development, offering fully funded professional qualifications and support with study leave. The wellbeing of our team members is of paramount importance, with regularly organised activities and initiatives which promote a healthy work culture.

#### Can you list any skills you think are essential for career success?

Shaun: The willingness to listen, a drive to continue to learn and the ability to work as part of a team. A strong academic background is desirable, however no matter how ambitious an individual may be, the hands-on training we offer encourages all employees, at every level, to learn from others and know that they are part of a balanced team, ensuring that together we can deliver results to every client, every time.



#### What are some of the biggest lessons you've learned in your career?

Shaun: Never be afraid to ask a question, even if you repeatedly ask for clarification to allow you to fully understand. This is crucial for problem-solving and effective communication, but above all else, personal development. NSM's focus on innovation enables our employees to explore possibilities and to challenge the status quo, which in turn can spark new ideas and approaches.

Sam: Always look to fully understand the individual client's needs. Without a clear grasp of what they require and how they would like the service delivered, the optimum standard of service we pride ourselves on will be impossible. We always aim to become a valued extension of the client's team.

NSM's focus on innovation enables our employees to explore possibilities and to challenge the status quo

#### How do you define personal success in your role?

Shaun: Watching individuals achieve and aspire to continue to grow within the organisation. It is incredibly rewarding to train and mentor an individual, watch them learn, develop and go on to competently deliver a service to a client without intervention and to the same high standards we uphold. Receiving positive feedback from clients is a key focus of ours and one that the whole team strives for each day.

#### What do you enjoy most about your role, and what motivates you?

Sam: The fact that every day is different. The variety keeps everything interesting. However, there are similar themes which run from week to week providing a level of stability and a nod to the all-important team ethos we uphold.

A large part of my role is focused on the strategy and growth of NSM Funds. Exploring market opportunities, taking client feedback on board and pursuing ideas on how we can improve our offering and continue the growth we have seen in the last 3 years is highly motivational.

#### How do you maintain a work-life balance, and what do you enjoy doing outside of work?

Sam: Having an 18-month-old daughter certainly ensures that balance! Working towards the growth and success of a business can be intense and it can sometimes be difficult to switch off, however it is vital that we all take a step away from our day to day to spend time with family and friends. I try to keep active and always try to get home for as many bath times as possible.

When you enjoy coming into work and interacting with the team around you, the balance is always easier to find.

#### Looking to the year ahead, can you pinpoint an area of focus for NSM Funds?

Shaun: Our main area of focus continues to be controlled growth while maintaining the high-quality personal service which is the backbone of our reputation, and key to our success.

Because NSM is owner-managed our commitment is long term, we're not just looking to the next quarter. In an ever-evolving world, we bring something rare; investment in a stable team that knows our clients and a culture that doesn't lose sight of why NSM Funds was established in the first place.

The wellbeing of our staff, their retention and in turn, the creation of a robust, healthy and future-proof work culture is a foremost goal and one which enables growth in a way which is sustainable.



# Shaun Robert Managing Director NSM Funds shaun.robert@nsm.group +44 (0) 1481 743034



Sam Shields Director NSM Funds sam.shields@nsm.group +44 (0) 1481 743039

#### ALDERNEY NEXT BITCOIN ISLAND?



States of Alderney member Edward Hill has pitched the island as a place for Bitcoin entrepreneurs to do business at an international event in Amsterdam.

Mr Hill, also an Alderney representative to the States of Guernsey, was one of approximately 150 speakers at the Bitcoin Amsterdam conference. He spoke for about 10 minutes on Alderney's location and its relationship with Guernsey and Jersey as finance centres, its regulatory reputation, and the financial and social benefits of moving to the island.

Mr Hill said he believed Alderney could prove attractive for potential Bitcoin entrepreneurs. He said the island had an 'excellent' regulatory reputation, as evidenced by last year's Moneyval inspection, while the wellestablished e-gambling industry in the island produced a GDP of £84m.

The States of Alderney had a 'big appetite' to diversify the economy, with opportunities to establish a Bitcoin hub of technical expertise, he said. The Guernsey Financial Services Commission was also open to engagement about making regulatory framework more usable for Bitcoin.

'We have an open canvas for you to match the business lifestyle requirements that we know you're looking for and have been unable to find without having to travel thousands of miles to more remote offshore centres,' he said.

Mr Hill emphasised Alderney's tax

advantages, as well as its lack of financial entry requirements for residency or house purchases. He said there was an aim in future to link Bitcoin mining with renewable energy, powered by Alderney's 'exceptional' tidal flow. He also made reference to the island's near-zero crime rate, low insurance costs, and English-speaking population as other potential benefits of relocating. Entrepreneurs were encouraged to set up Bitcoin communities and potentially store Bitcoin mining systems in some of the Victorian forts in the island.

'We want to mirror the success we've seen with e-gambling, where we have our own e-gambling commission with professional staff, and also what we are doing with renewables,' Mr Hill said. 'We're looking to extend out to Bitcoin, and we can offer a test bed for decentralised offshore privacy-preserving Bitcoin technologies.'

He hoped increased entrepreneurship would lead to the establishment of more Bitcoin research, engineering, a business park and bank, and education about Bitcoin among students and the wider public which would dispel some of the scepticisms and rumours surrounding it.

'I do believe Alderney is one of the only centres in Europe which is offering this kind of thing, and I think we have a very exciting future.'

#### UPGRADED OPIE REGIME USED FOR NEW FUND INVESTING IN CASK WHISKY

Guernsey's upgraded Private Investment Fund regime has been used to establish a new Guernsey fund investing in cask whisky at the highest end of the market.

The fund, Darach Capital Investments, has been formed by a group of leading industry figures with extensive experience in the premium and ultra-premium whisky sector. They are professionals whose careers span decades at the forefront of distilling, blending and trading fine and rare whiskies in Scotland and internationally.

'We're delighted to have received approval from the Guernsey Financial Services Commission for Darach's innovative whisky fund, expertly guided by the team at our partners Orbitus,' said Andrew Ranger, one of Darach's promoters. 'This marks an important step in opening a regulated, institutional-grade route into the Scotch whisky cask market. Our focus is on combining deep sector expertise with robust governance to deliver secure and meaningful long-term value for our investors.

'The GFSC's approval of Darach Capital Investments represents a significant milestone for our team



Sam Stoddart

and our investors. By bringing professional fund management standards to a traditionally private market, we aim to give investors a secure and transparent way to participate in the long-term value creation of rare Scotch whisky casks.'

Darach Capital Investments LP will invest in cask whisky as it matures, giving investors access to a unique and growing alternative asset class where scarcity and craftsmanship underpin long-term value. Stored in bonded warehouses across multiple locations, investors will benefit from the physical comfort that investment in real assets brings.

Bolstering this will be Sanderson Weatherall, known for its platinum reputation within the industry for specialist monitoring and valuation services within this distinctive asset class.

The fund was established under Guernsey's newly reformed Qualifying Private Investment Fund regime, a quick-to-market, proportionate framework designed to meet the needs of private capital investors and emerging managers.

Local company Orbitus provided establishment services and guided the promoters through the process, working with lawyers from Bedell Cristin. Orbitus is also the designated administrator and provider of director services, and will manage the administration of the fund's first fundraising round.

'This project brought together exceptional expertise from leaders in the world of fine whisky, combined with our knowledge and detailed understanding of fund administration within Guernsey's proactive regulatory framework,' said Samuel Stoddart, fund and corporate manager at Orbitus.

#### COLLAS CRILL OPENS BERMUDA OFFICE



.....

Law firm Collas Crill has expanded into Bermuda.

The move, which adds to the firm's presence in Cayman, the British Virgin Islands and the Channel Islands, will be led by Lilla Zuill, who was running her own firm. At Collas Crill she will be part of its global litigation and disputes resolution team.

'I am delighted to be joining Collas Crill and have thoroughly enjoyed getting to know the partnership. It is an exciting development for me, Collas Crill and my clients,' she said.

Group managing partner Jason Romer said: 'This is a really exciting step for Collas Crill and another important milestone as we continue to grow our global firm. Lilla is a very well-regarded, well-connected Bermudian litigator and we are all looking forward to working with her to deliver what our clients have been asking for.'

#### JT IN DEAL TO ACQUIRE MANX TELECOM

JT has been involved in a deal to acquire Manx Telecom Group. JT Group formed a strategic partnership with global private markets manager CVC DIF to acquire the telecoms company in the Isle of Man.

The acquisition will see the group serve customers in Jersey, Guernsey, the Isle of Man and become the largest full-service telecoms provider across the Crown Dependencies.

JT Group CEO Daragh McDermott said this was a major step forward for JT and Manx Telecom.

'With the deep sector expertise, we're building a powerful platform for innovation and investment – one that is rooted in supporting our local economies and communities and built to compete and grow globally,' he said.

'The JT and Manx Telecom teams share similar values and ambition, making the acquisition a perfect fit, and allowing us to accelerate our plans to secure further scale and growth of IoT and managed service lines of business, while continuing to serve our existing markets, with the same dedication and care that has become our hallmark.'

Both JT and Manx Telecom said they remained committed to delivering high-quality, locally-focused services.

#### PERMIRA BUYS JTC IN £2.7BN DEAL

Staff at JTC locally could be set for significant bonuses following confirmation of the group's sale to London-based private equity firm Permira in a £2.7bn deal.

Permira has been battling US rival Warburg Pincus over a takeover of JTC, and has finally agreed to pay £13.40 per share for a total buy-out of £2.3m. and an enterprise value of £2.7 billion.

JTC has long had an employee benefit trust in operation as part of its long-standing employee ownership model. This trust holds shares on behalf of employees to create a collective pool, which is distributed at the end of business plan cycles to share profits and give employees a stake in the company's success.

'This announcement marks a recognition of the quality and value of the business that we have all built over the last 37 years,' said JTC CEO Nigel Le Quesne. 'I am exceptionally proud of the achievements of the entire JTC team. Through the power of shared ownership, we are now



Nigel Le Quesne

over 2,300 people providing aboveand-beyond service to more than 14,000 clients in over 100 countries.

The years since our initial public offering in 2018 have been a period of transformative growth, welcoming new colleagues and significantly expanding both our service offering and global reach. This has been achieved through a combination of entrepreneurial organic growth and our disciplined and highly informed approach

to acquisitions in a sector that continues to consolidate at pace.

'Our commitment to shared ownership for all our people underpins everything we do and aligns the interests of all of our stakeholders. It is a strategic differentiator for us and our clients, allowing us to attract and retain some of the highest-quality talent in the industry and provide consistent service excellence.

'We have always sought to do what is best for the company at any given time and take action that will make JTC an even better business for future generations of employee-owners.'

Robin Bell-Jones, partner and head of London at Permira, said: 'We have long admired JTC and its exceptional leadership, which has consistently delivered strong performance, disciplined growth and a clear strategic vision. The culture of the company and focus on its people is distinctive. We are well placed to help JTC unlock its full potential.'



# WHAT'S THE DIFFERENCE BETWEEN AI AND MACHINE LEARNING?

BY DAN BROWN, VIRTUAL CHIEF TECHNOLOGY OFFICER AT RESOLUTION IT

We often hear the terms Artificial Intelligence (AI) and Machine Learning (ML) used interchangeably. While they're closely related, understanding the distinction is key to making informed decisions about automation, application development, and digital transformation.

#### WHAT IS ARTIFICIAL INTELLIGENCE?

Al refers to the broader concept of machines being able to carry out tasks in a way that we would consider 'smart'. It's about simulating human intelligence, whether that's recognising patterns, making decisions, or understanding natural language.

In the context of IT support and digital transformation, Al powers tools like:

- Intelligent automation platforms that streamline workflows
- Chatbots that provide 24/7 client support
- Predictive analytics that help businesses anticipate risks and opportunities.

According to the State of AI in Business 2025 report, over 80% of organisations have piloted tools like ChatGPT and Copilot, yet only a small fraction have realised measurable impact or achieved large-scale transformation. This highlights that while adoption is widespread, tangible business benefits remain elusive for many.

Most deployments enhance individual productivity rather than fundamentally changing business processes or delivering significant ROI. This phenomenon is known as the 'GenAI Divide'.

#### HOW DO WE UTILISE AI AT RESOLUTION IT?

At Resolution IT, we use AI to streamline our service delivery process. We have implemented an AI system that automatically processes and assigns service requests that come from our clients, ensuring tickets reach the most appropriate team member for swift resolution. This has resulted in significant time savings for our customers, as tasks that previously required manual effort are now completed far more efficiently.

#### WHAT IS MACHINE LEARNING?

Machine Learning is a subset of Al. It's the method by which systems improve over time without being explicitly programmed, by learning from data and identifying patterns.

Think of ML as the engine behind Al. It's what allows systems to:

- Detect anomalies in cyber security logs
- Personalise user experiences in financial applications
- Optimise IT infrastructure based on usage patterns

#### WHY THE DISTINCTION MATTERS

Understanding the difference helps businesses make smarter investments. Al is the umbrella term, while ML is one of the key methodologies that enables Al to be possible.

For example, if you're exploring automation in your operations, you might use:

- Al-powered tools to automate document processing
- ML algorithms to improve fraud detection in financial transactions

#### APPLICATIONS IN AUTOMATION AND APP DEVELOPMENT

At Resolution IT, we help clients harness both Al and MI to:

- Automate repetitive tasks across departments, freeing up time for strategic work
- Develop smarter applications that adapt to user behaviour and improve over time
- Enhance cyber security by identifying threats before they can cause harm

#### **INDUSTRY INSIGHT**

The report highlights that the highest ROI from AI is often found in back-office automation (e.g., document processing, finance, procurement), even though most budgets focus on visible functions like sales and marketing. Organisations that invest in learning-capable, customised solutions, especially in operational areas, achieve measurable gains in efficiency and cost reduction.

#### **DRIVING DIGITAL TRANSFORMATION**

Al and ML are powerful enablers of change, but their true impact depends on how they're implemented. Most organisations see incremental improvements, but those that invest in learning-capable, customised solutions, especially in back-office operations, achieve measurable gains in efficiency, cost reduction, and client experience. The key is to choose tools that integrate deeply with your workflows and evolve over time.

The most successful AI systems are those that:

- Integrate deeply into workflows
- Learn and improve over time
- Are customised to specific business processes
- Are delivered through trusted vendor partnerships rather than built internally

#### PARTNERING FOR PROGRESS

As your strategic IT partner, Resolution IT brings deep expertise in deploying AI and ML solutions that are secure, scalable, and tailored to the needs of regulated businesses. We don't just implement technology; we help you understand it, use it effectively, and measure its impact.



# Clearer thinking in a complex world

Redwood Group is a leading provider of outsourced services across Guernsey, Jersey and Ireland. We specialise in Risk, Compliance, Company Secretarial, Corporate Services, Governance, and HR services.

As an independent, owner-managed firm, we combine agility with scale - delivering tailored, effective solutions to businesses of all sizes, from start-ups and family offices to multinational corporations.

Our team of highly skilled professionals brings expertise from industry, regulation, audit, and law enforcement, enabling us to offer pragmatic insight and dependable service. We pride ourselves on exceeding clients' expectations, delivering on time and within budget.

We would love to hear from you and discuss how we can help. Please email contactus@redwoodgrouplimited.com

redwoodgrouplimited.com

Compliance
Corporate Services & Governance

HR Services



# DIRTY CASH

WITH OVER 35 YEARS' PROFESSIONAL EXPERIENCE COMBATTING FINANCIAL CRIME, ADIE HALE, REDWOOD GROUP'S NEW ASSOCIATE DIRECTOR, HAS MORE THAN A LITTLE INSIGHT INTO THE PERSONAL AND PROFESSIONAL COSTS OF BECOMING A VICTIM OF CRIME.

As criminal practices become increasingly sophisticated, Adie highlights some of the methods used by Organised Crime Groups (OCGs) to acquire 'dirty cash' by defrauding innocent people or companies, the tireless efforts involved in combatting this type of criminal activity and the measures we can take to prevent fraud and stay on the right side of the law.

Combatting financial crime was and will continue to be a priority for the States of Guernsey. The most recent mutual evaluation by Moneyval rated Guernsey as being a compliant jurisdiction that operates in accordance with the Financial Action Task Force recommendations – but the work doesn't stop there.

#### THE THREAT OF FINANCIAL CRIME

The Bailiwick must continue to play its part in successfully combatting financial crime in line with the risks which it faces. However, this can only be achieved through cooperation between the private sector, government and authorities with responsibility for tackling money laundering, terrorist financing and proliferation financing. It's in everyone's best interests to work together. The implications of not doing so for local businesses can be severe, including reputational damage, heavy fines and potential grey-listing, all of which can have a negative knock-on effect on Guernsey as an international finance centre.

Implementing and enforcing a robust legal and regulatory framework for anti-money laundering (AML), countering financing of terrorism (CFT) and countering financing of proliferation of weapons of mass destruction (CFP) is crucial for protecting the Bailiwick of Guernsey against financial crime. Indeed, collaboration and cooperation between the AML, CFT and CFP authorities and the private sector to identify and combat financial crime is a critical component of the Bailiwick's National Strategy and National Risk Assessments.

#### **NO-ONE IS SAFE**

Fraud and scams continue to impact Guernsey as OCGs use increasingly sophisticated means to target the young and vulnerable, the public, financial institutions and even charities. OCGs have a pocketbook of frauds that they can use to scam or defraud people, often obtaining names and numbers of potential victims from public

phone books, the internet or social media. There is an emerging threat and risk to young adults who become duped into acting as money mules for minimal financial gain or coerced into sexual exploitation, this is more prominent through the use of smart phones and easy access to bank accounts via mobile apps.

Reaching out to specific sectors, including charities, secondary schools and the private sector is vital in preventing these criminals from not only causing significant financial loss to 'Guernsey Plc' but safeguarding the community. Cold calls, text messages, emails or online social media messages ('imposter scams'), where fraudsters pretend to be someone else to scare you or earn your trust are the most common types of frauds. Using artificial intelligence to impersonate other people, including the police or tax authority, is also becoming an increasingly common tactic.

The most recent Moneyval report identified that the FIU and supervisory bodies had taken 'commendable steps' to enhance reporting by providing outreach and guidance. It's good news for Guernsey, but I know from experience that staying one step ahead of the criminals is a constant battle, and I'm keen to utilise my extensive experience in financial crime to help local clients and others to safeguard business and personal practices.

Redwood Group has a team of highly skilled professionals who are committed to working with clients and other key stakeholders in the fight against financial crime. Redwood also provides training and support to financial services businesses and non-regulated businesses, including up-to-date training in money laundering, terrorist financing and proliferation financing.

For more information on Redwood and its services, please visit www.redwoodgrouplimited.com.

#### STAY SAFE

Do not respond to cold calls from a person purporting to be from a bank, lottery wins and never click on any links to messages as this will provide the fraudsters with your personal information. It is advisable to delete the message or advise the caller that you will phone them back.

#### **Annuity or drawdown?**

#### How financial planning can maximise your rats income

By Julian Travers, Gower Financial Services



For Guernsey residents approaching retirement, the decisions you make today can shape your financial comfort for decades to come. If you've saved into a Retirement Annuity Trust Scheme (RATS), you may now face one of the most important choices of your financial life: how to take income from your fund.

Until recently, the only practical option for many RATS holders was drawdown, a flexible approach that allows you to keep your pension invested while withdrawing income over time. Now, annuities are back on the table for Guernsey resident RATS holders, reintroducing the possibility of a secure, guaranteed income for life. This change opens new doors but it also adds complexity. That's why professional financial advice has never been more valuable.

#### Drawdown vs annuity: understanding your options

With **drawdown**, your money stays invested. You can take income as and when needed, which offers flexibility – particularly useful if your retirement income needs vary or you plan to pass wealth on. But this route also comes with investment risk. Markets fluctuate, and so could your income if your portfolio underperforms.

An **annuity**, on the other hand, provides fixed income for life in exchange for part or all of your pension pot. It's reassuringly predictable – ideal if you want peace of mind knowing your essential costs are covered. But once purchased, annuities are usually irreversible and may not offer the same legacy potential.

The best choice depends on your lifestyle, health, goals, and other assets – which is where a financial planner makes all the difference.

#### Clarity through financial forecasting

At Gower, we guide our clients through these decisions using Future Forecast, our bespoke financial planning tool. It helps you visualise your income, assets and outgoings across different retirement scenarios – including the impact of taking drawdown vs annuity.

With Future Forecast, we ask and answer questions such as:

- Will I have enough to retire comfortably?
- What happens to my income if investment markets fall?
- How long could my funds last if I live into my 90s?
- Can I afford to support my children or grandchildren?

Whether you're five years from retirement or already drawing benefits, it's never too early or too late to seek clarity.

#### Secure your retirement with confidence

Book a Future Forecast consultation today.

01481 737924 | Julian.travers@gower.gg | gower.gg/future-forecast



# Planning for your retirement is as easy as 123

- 1 Speak to a Gower adviser
- Use our Future Forecast tool
- 3 Get your personal retirement plan



Whether you're saving for retirement, optimising your investments or planning for major expenses, Future Forecast helps you plan with confidence and clarity.

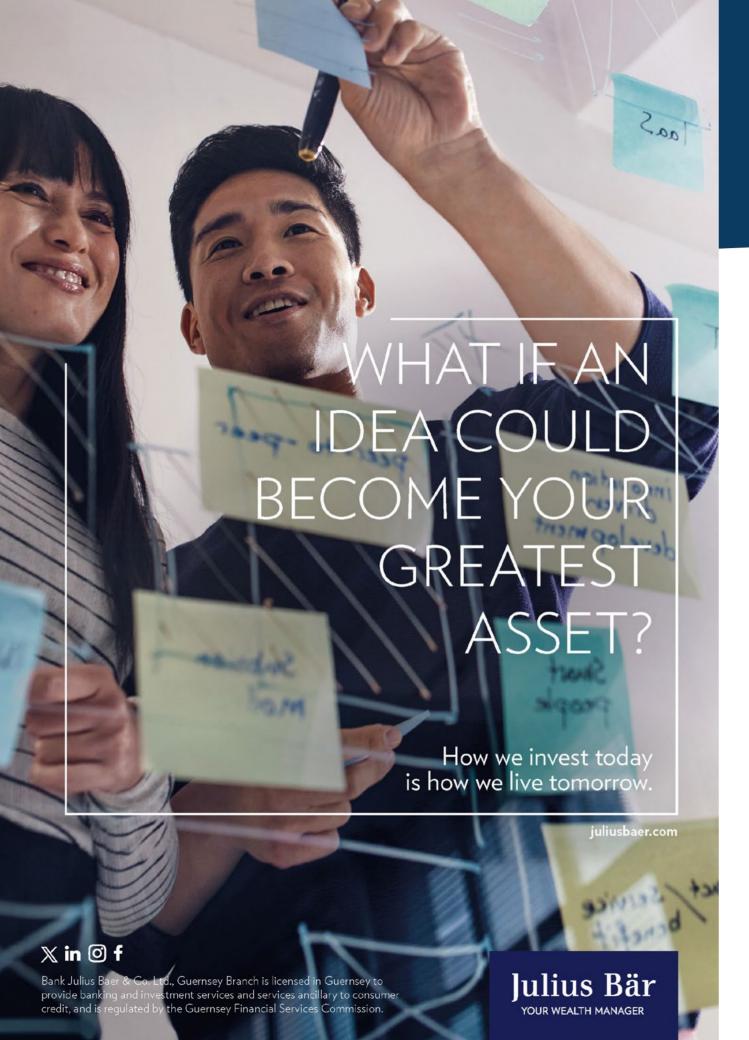
With a tailored plan and our expert guidance by your side, we can help your goals become reality.



Get in touch with our team to find out more.

01481 700155 | gower.gg





# BUILDING LEGACY ACROSS BORDERS AND GENERATIONS



In a year marked by geopolitical volatility and economic division, ultra-high-net-worth (UHNW) families across Europe are placing long-term purpose, strategic intention and cross-border planning at the heart of their wealth decisions.

Drawing on insights from the Julius Baer Family Barometer 2025, Tim Bichard, Relationship Manager, explores how families are redefining legacy and resilience, responding not only to the rising complexity of the world we live in today, but to a deeper desire for continuity and control across generations.

For families in the UK and continental Europe, political stability has emerged as a top societal concern, second only to taxation. In response, families are diversifying their assets and reassessing everything for the next generation.

#### **EUROPE'S STRATEGIC PRIORITIES**

Succession planning remains the leading family-related topic across Europe, followed closely by individual growth opportunities and family governance. These priorities mirror global trends, but the European response is uniquely shaped by the region's regulatory complexity and emphasis on stability.

Real estate, geopolitical diversification and inflation protection top the investment agenda. Families are increasingly drawn to private markets, not just for returns but for the control and stability they offer. In fact, asset diversification and long-term strategy were cited as key drivers behind private market investments, with privacy concerns also playing a role.

Despite this strategic intent, only 38% of European UHNW families have a family office in place, of those, single family offices are the preferred model. Cost, complexity and perceived wealth thresholds remain the most common barriers to establishing one, with many families turning to hybrid solutions: outsourcing select services while retaining control over others.

#### COMPARING JURISDICTIONS: ASIA, MIDDLE EAST, LATIN AMERICA

In Asia, the concept of legacy is gaining momentum. Families are moving beyond succession to convey purpose and long-term impact. Single family offices dominate the region, with 28.5% of wealthy families opting for this, far higher than Europe's 17.4%. Strategic goals and asset types are key factors in the decision to establish a family office, reflecting a more values-driven approach.

The Middle East shows a strong appetite for private equity and direct investments. Here, family wealth is

the most decisive factor in setting up a family office. Political stability ranks as the top societal concern, emphasising the need for cross-border planning.

Latin America stands apart in its emphasis on consolidating reporting of all assets, a reflection of the region's complex regulatory environment. Strategic goals are considered significantly more important when establishing a family office, and personal safety emerges as a unique societal priority.

#### **GUERNSEY BY COMPARISON**

While not included in the Family Barometer's regional breakdown, Guernsey is known for its stability, regulatory transparency and expertise in financial services, attracting families who seek long-term security and bespoke solutions.

Unlike some regions where political risk drives diversification, Guernsey's appeal lies in its consistency. Families with ties to the island often benefit from a collaborative approach from advisors, trustees and legal experts who understand cross-border planning. The island's emphasis on governance and transparency aligns well with the Barometer's findings, particularly the growing demand for integrated, values-based wealth strategies.

Guernsey also offers a pragmatic approach to family office services. While cost and complexity remain global concerns, the island's scale and expertise allow for tailored solutions that don't require billion-pound portfolios.

#### LOOKING AHEAD

The Family Barometer shows that UHNW families are no longer content to simply preserve wealth, they want to shape its impact. The shift is redefining the role of the family office to be no longer just an administrative hub. Education, governance and philanthropy are emerging as foundational pillars of resilience and families are investing more time in defining their purpose through constitutions, mentoring and mission statements.



Families are seeking partners who can help them navigate complexity with clarity. Julius Baer can support this journey, helping families turn vision into action and wealth into legacy. To find out more contact: timothy.bichard@juliusbaer.com.

Bank Julius Baer & Co. Ltd., Guernsey Branch is licensed in Guernsey to provide banking and investment services and services ancillary to consumer credit and is regulated by the Guernsey Financial Services Commission.



#### UNDERINSURANCE: THE HIDDEN RISK FACING HOMEOWNERS

#### BY OLIVER GOATER, MANAGING DIRECTOR, NETWORK INSURANCE & FINANCIAL PLANNING

It's estimated that more than half of home insurance policyholders are underinsured — a hidden risk that could result in serious financial loss if disaster strikes.

Ensuring your home is adequately insured has never been more important. In today's economic climate, many homeowners are drawn to the lowest premium rather than the right level of protection, particularly with the rise of non-advised sales and online comparison sites. But focusing on price over cover can leave you dangerously exposed.

As rebuild costs increase, the amount of insurance cover required to fully protect your home must also rise — yet many policies have not kept pace.

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

When you take out insurance of any type, your premium is calculated on your individual circumstances and the amount of cover you've selected.

Underinsurance can result in claims being rejected, additional premiums being requested, or most commonly, settlements being proportionately reduced by the level of under insurance, (known as 'average').



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

#### COMMON CAUSES OF UNDERINSURANCE

#### **Buildings**

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

#### Contents

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

#### Personal possession

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

#### **HELPFUL TIPS**

- Do not be tempted to underinsure this could lead to a larger financial loss versus the premium saving for insuring items for their true value.
- Check the definitions of contents and buildings insurers' policy wordings differ so it is important to correctly identify where items should be insured.

- Read the small print insurance policies have different covers and inner limits. Knowing what these are may save the inconvenience of a rejected claim.
- Carry out regular valuations/assessments particularly if you improve your home or gain new possessions.
- Speak to an insurance broker who can talk you through the covers and provide you with a policy that is tailored to your needs.

Research suggests that some 70% of households could be underinsured (Rebuild Cost Assessment) and underinsured properties were found to be covered for just 67% of their actual rebuild cost, up from 63% in 2024. It is therefore important that suitable cover is sought.

You may find you need to increase the sums insured under your household insurance. The prospect of doing so, and premiums going up, is not one you will relish. However, once a loss has occurred, it is too late to avoid the negative impact of underinsurance.

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

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

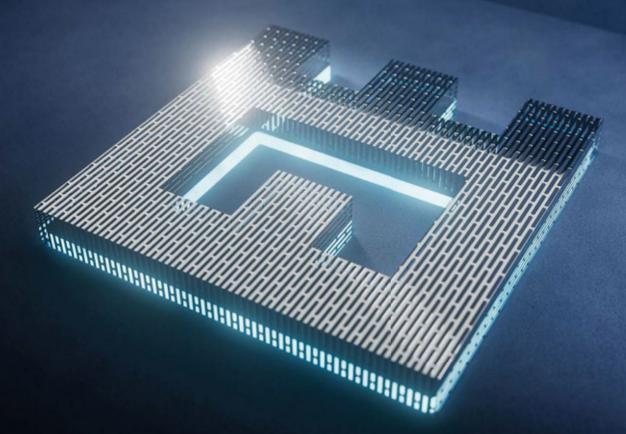
At Network we have access to insurers whose contents only policies start from as little as £65, while buildings and contents start from as little as £175. Get in touch with one of our qualified advisers today for your tailored advice. Visit our website www.network.gg, give us a call on 01481 701400, or drop us an email to hello@network.gg





## Strength in Independence

Independent solutions to global challenges in Trust & Corporate Services



Fort's independence breeds innovative solutions to global challenges. Our flexible approach allows us to tailor solutions to your unique needs, delivering success on your terms.

Discover independent solutions





Fort is proud to have been named **Independent Trust Company** (AuA up to £2 Billion) at the WealthBriefing Channel Islands Awards 2024.

f in

#### THE NEW LANDSCAPE OF OFFSHORE FINANCE

#### BY GRAHAM MCCORMACK, CEO, FORT

The world of offshore finance never stands still — and 2025 proves that change is the only constant. As the UK prepares to bid farewell to its long-standing 'non-dom' tax regime, many ultra-wealthy individuals (UHWNIs) are quietly reassessing their options.

For years, the non-dom system offered predictability and flexibility for internationally mobile families. But from 6 April 2025, that changed. The new residence-based approach means individuals will be taxed on worldwide income and gains, whether brought into the UK or not. For some, it's a fundamental shift — sparking a modern-day migration of minds, money and lifestyle.

It's not an exodus of private jets, but a thoughtful pause. Many families are asking: Where do I want to live, invest and educate my children — and how do I balance that with the right tax and regulatory environment?

And the answers are fascinating.

#### THE NEW MAP OF MOBILITY

Four centres have emerged as front-runners in this new era of wealth relocation:

**Dubai / UAE** – The UAE continues to set the pace with zero personal income tax, golden visas and year-round sunshine. Its blend of lifestyle, business opportunity and security has cemented its place as a top destination for mobile entrepreneurs and investors.

**Italy** – Once known mainly for la dolce vita, Italy now attracts attention for its practical flat-tax regime. For an annual lump-sum tax on foreign income, qualifying residents enjoy European access and predictable costs. Add world-class food, culture and a welcoming environment for family offices, and Italy's 'new resident' scheme has proven very appealing.

**Switzerland** – The classic choice. With its stability and privacy, Switzerland remains the go-to for those seeking predictability and polish. From lakeside villas in Geneva to chalets in Verbier, its charm extends well beyond banking.

The Channel Islands (Guernsey & Jersey) – Then there's home turf. For many, Guernsey offers more than tax efficiency — it offers trust. Decades of good governance, regulatory strength and fiduciary expertise underpin its reputation. Add strong infrastructure, a thriving professional community and flight times to London measured in minutes, and it's clear why more families are taking notice.

#### GUERNSEY'S ADVANTAGE

At Fort, we see recent changes as an opportunity, not a threat. Wealth today isn't about secrecy or speed; it's about stability, service and substance. Families want certainty in how their wealth is structured and managed — and advisers who understand their priorities.

Guernsey's offering hits that sweet spot. The island combines a world-class legal framework with skilled professionals and a government that understands the needs of international families. Residency routes are straightforward, infrastructure is exceptional, and the calm, community-focused lifestyle is a genuine draw.

But make no mistake: this isn't a race to the bottom. The days of jurisdictions competing solely on tax rates are gone. The real competition now is for credibility. Those that combine sensible tax frameworks with lifestyle and governance advantages will thrive in the decades ahead.

#### LOOKING BEYOND THE HEADLINES

Mobility isn't abandonment. Many who relocate maintain deep business, philanthropic and personal ties with the UK and Europe. Their presence abroad often translates into continued investment and influence at home.

That's why Guernsey's role isn't about 'taking' business from the UK — it's about offering continuity. We provide a bridge between jurisdictions, helping families preserve capital, plan succession and build lasting legacies in a compliant, transparent environment.

As a fiduciary and corporate services firm, we see it first-hand: clients want peace of mind, not just lower tax bills. They want their structures future-proofed, their families supported and advisers they can trust to keep things simple.

#### A CLEAR SKY AHEAD

As aircraft cross the Channel and conversations about 'where next?' unfold over coffee in London or Lugano, one thing is certain — the offshore world isn't shrinking; it's evolving.

Guernsey, with its proven stability and pragmatic outlook, is well placed to shape this new chapter. We're not chasing headlines — we're building relationships. And in an age of uncertainty, that might just be the most attractive offer of all.

Independent excellence
Since 1920

Babbé

# Established heritage, independent mindset.

Our premier Disputes & Risk team is a proven market leader, with a lengthy track record of acting in Guernsey's foremost & landmark cases. It forms part of Babbé, one of Guernsey's oldest law firms, with a long-established reputation for delivering world-class legal services to domestic & international fiduciaries & corporates, financial institutions & high net worth individuals & families.

Contact us to discuss how we can help your business.

#### OFFSHORE. GUERNSEY. LAW.

Disputes & Risk | Regulatory Investigations | Trusts | Restructuring & Insolvency |
Corporate | Banking & Finance | Private Wealth | Property | Wills & Estates | Employment

T +44 1481 713371 E info@babbelegal.com babbelegal.com



#### SANCTIONS LAW IN THE BAILIWICK OF GUERNSEY



#### BY TODD MCGUFFIN, HEAD OF DISPUTES & RISK, BABBÉ

The Bailiwick maintains a comprehensive sanctions framework to ensure compliance with international obligations and to protect its reputation as a well-regulated financial centre.

Sanctions play a critical role in combating terrorism, money laundering, weapons proliferation, and threats to global peace and security. Guernsey's regime mirrors that of the United Kingdom, allowing the Islands to implement United Nations (UN) and UK sanctions effectively and consistently.

The cornerstone of Guernsey's sanctions regime is the Sanctions (Bailiwick of Guernsey) Law 2018, which provides a statutory basis for implementing and enforcing international sanctions within the Islands. Following the UK's departure from the European Union, the Sanctions (Implementation of UK Regimes) (Bailiwick of Guernsey) (Brexit) Regulations 2020 ensured that UK sanctions measures continued to apply locally.

Complementary legislation includes the Terrorist Asset-Freezing (Bailiwick of Guernsey) Law 2011, which governs the freezing of assets linked to terrorist activities. The Policy & Resources Committee (P&R) is responsible for the administration of sanctions, while the Guernsey Financial Services Commission (GFSC) supervises compliance within the financial sector.

Sanctions apply to individuals, entities, and states designated under UN, UK, or other international regimes. The prohibitions extend to persons owned or controlled by designated individuals and those acting on their behalf. This ensures that Guernsey cannot be used as a conduit to evade sanctions through indirect ownership or complex structures - a key concern for a jurisdiction with a large fiduciary and financial services industry. The Sanctions Law prohibits the following without authorisation:

- Dealing with funds or economic resources belonging to a designated person;
- Making funds or resources available, directly or indirectly, to or for the benefit of a designated person;
- Providing trust or corporate services to designated persons or connected entities, particularly under sanctions imposed by the Russia (Sanctions) (EU Exit) Regulations 2019 (Russia Regulations).

Licences may be issued by P&R to permit certain otherwise prohibited activities, such as the payment of basic expenses, legal fees, or maintenance costs in relation to assets. General licences may also be issued to cover specific categories of transactions.

Non-compliance with the Sanctions Law is a criminal offence and may also attract regulatory sanctions, including fines, licence suspension, or revocation. Further, the GFSC has shown increasing willingness to take enforcement action where sanctions systems and controls are inadequate.

We regularly provide advice to individuals, beneficiaries, local directors and trustees as to the applicability of the sanctions regime with respect to trust and corporate structures particularly as to the scope of Regulations 10-15 (Assets-Freeze), Regulation 18C (prohibition on Trusts Services) and the applicability of the statutory exemptions in Part 7 of the Sanctions Law.

The sanctions regime is integral to maintaining the Bailiwick's international credibility and financial integrity. By aligning closely with the UK and UN regimes, the Bailiwick ensures that its financial services sector remains compliant, transparent, and trusted. However, financial services business remain obligated to act in the best interests of their clients and beneficiaries to the full extent permitted under the Sanctions Law including seeking appropriate licenses or relying upon applicable statutory exceptions.





#### SWOFFERS DRIVING GUERNSEY'S RELOCATION SUCCESS



#### BY ALEX STUART, OPEN MARKET NEGOTIATOR AT SWOFFERS ESTATE AGENTS



In early October, I had the pleasure of representing Swoffers Estate Agents at the Relocate to Guernsey Show in London – organised by Locate Guernsey to showcase everything our beautiful island has to offer.

Now in its third year, the show has grown in popularity year after year, and 2025 was no exception. It was fantastic to see such a buzz around Guernsey and to meet so many people curious about what life here is really like.

Together with our managing director, Craig Whitman, we spent the day speaking to individuals, couples, and families considering relocating from the UK. The atmosphere was vibrant and optimistic – there was a genuine sense of excitement from visitors eager to discover what makes Guernsey such a special place to live.

It's easy to see why Guernsey continues to attract attention. In a world that often feels uncertain, our island offers stability, safety, and a strong sense of community, all set against a backdrop of stunning coastline and an enviable lifestyle. People are drawn to the slower pace of life here – a place where you can finish work and be on the beach within minutes, where children can grow up safely, and where neighbours still know each other by name.

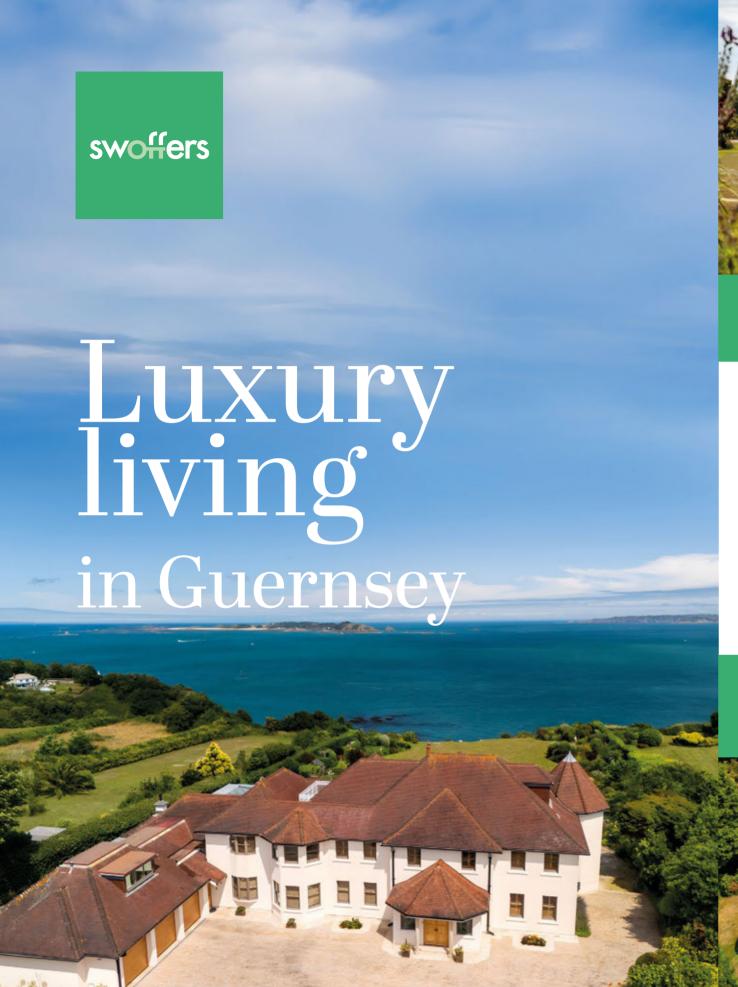
Of course, the favourable tax regime is another major attraction. Guernsey offers no VAT, no capital gains tax, and no inheritance tax, as well as an open market tax cap for new residents (when purchasing a property valued at around £1.4m. within the first 12 months of residency) – an appealing prospect for those seeking a stable and efficient financial environment. Combined with excellent schools, a thriving business community, and strong transport links to the UK and Europe, it's easy to see why so many are choosing to make the move.

As Guernsey's leading open market estate agency, Swoffers has a long-standing reputation for guiding clients through every step of their relocation journey. So far in 2025, we've been responsible for over 65% of all open market agency sales – a figure that reflects the experience and dedication of our team. On the local market, Swoffers has sold three times more properties over £1m. than our nearest competitor this year, putting us in the perfect position to look after those relocating under licence as well. We know that moving to a new place can be daunting, but our goal is to make that transition as smooth and enjoyable as possible.

To start your relocation journey today, please do not hesitate to make contact with us. Whether you are interested in buying or renting, our dedicated and experienced team would be delighted to help.

Buying or selling? Contact sales@swoffers.co.uk or call 01481 711766.







Maison De La Bataille, St Martin's 6 bedrooms | 8 bathrooms £10,750,000

- Panoramic sea and offshore Island views
- Over 12,000 square feet of accommodation
- Approximately 2.5 acres of land with direct access to cliff path

A cornerstone of the Guernsey real estate market for more than five decades, the team at Swoffers brings a wealth of knowledge, ensuring that clients receive expert advice tailored to their specific needs.

Swoffers' proven track record means clients can trust us to sell their property, or find a new one, with ease and confidence. Whether you're looking for a luxury home, a quaint cottage, or a modern apartment, view the largest selection of Local, and Open Market properties at www.swoffers.co.uk, or contact our team today on 01481 711766.

Scan the QR code to view Guernsey's largest selection of Local & Open Market properties



Le Clos De Bas, St Peter's 4 bedrooms | 2 bathrooms £POA

- Private, secluded rural location
- Historic farmhouse dating to 1550
- Alfresco dining area pool and summer house





GUERNSEY'S OPEN MARKET Thinking about relocating to Guernsey? You'll be pleased to know that the process is

refreshingly straightforward,

especially thanks to the island's

unique two-tier property market.

about Guernsey's Open Market:

#### 1. FLEXIBILITY AND FREEDOM

The Open Market makes up

for other nationalities.

- Work locally or remotely
- Or simply enjoy life on the island, supported by savings

#### 2. SIMPLE REGISTRATION WITH POPULATION MANAGEMENT

certificate or permit is a quick and easy online process.

may also accommodate immediate

#### 3. ATTRACTIVE TAX CAP FOR NEW RESIDENTS

New Open Market residents four years. To qualify:

- You must pay at least £50,000
- of becoming a resident

We strongly recommend speaking with a Guernsey-based tax advisor before making any decisions.

#### 4. UNDERSTAND THE COSTS

you'll need to budget for:

- of the property's value)

WHETHER YOU PREFER THE PEACEFUL COUNTRYSIDE OF TORTEVAL OR THE VIBRANT ENERGY OF ST PETER PORT, THERE'S SOMETHING TO SUIT EVERY LIFESTYLE.

The good news? Guernsey has no council tax. Instead, you'll pay Tax on Real Property (TRP) and parish rates, both of which are typically much lower than UK equivalents. Plus, thanks to low crime rates, insurance costs are generally modest.

#### 5. FROM COAST TO COUNTRYSIDE: LOCATIONS THAT INSPIRE

Open Market homes are available across all 10 parishes of Guernsey, each offering its own charm Whether you prefer the peaceful countryside of Torteval or the vibrant energy of St Peter Port, there's something to suit every lifestyle.

With a strong sense of community, stunning coastal scenery, and a healthy work-life balance, Guernsey could be the perfect place to call home.

Locate Guernsey is a government agency that promotes Guernsey as a destination of choice for relocation, as well as offering free and impartial support throughout the relocation journey.

If you are considering a move to the island and have questions about the relocation process, please get in touch.

RIGHT: (L-R) GILL MABBETT, RELATIONSHIP MANAGER AT LOCATE GUERNSEY, JO STODDART, DIRECTOR OF LOCATE GUERNSEY. ALL IMAGES @LOCATE GUERNSEY



This feature has been prepared for general guidance and interest only, and does not constitute professional advice. No liability is accepted for any direct, indirect or consequential loss arising from the use of the content and the same is specifically excluded.

call the Locate Guernsey team

T: +44 (0)1481 220011

E: enquiries@locateguernsey.com W: locatequernsey.com

## Local leaders in precious metals. Bar none.





Precious metals have always had special value as an investment. That's why Titan Wealth's dedicated team makes VAT- and GST-free purchases effortless – and protects your investment with secure local storage.

Gold, silver, platinum or palladium? Physical bars or coins or exchange traded funds? Whichever you choose, the choice of partner is simple: us.

Visit titanwci.com or call 01481 888075





The value of investments can fall as well as rise. Investors may get back less than invested. Titan Wealth is a trading name of Titan Wealth (CI) Limited ("TWCIL") and Titan Wealth Custody Services (CI) Limited; both of which are licensed and regulated by the Guernsey Financial Services Commission to conduct investment business. TWCIL is also regulated by the Jersey Financial Services Commission to conduct investment and funds services business. For connected entities please refer to www.titanwci.com. Calls are recorded and monitored for training and security purposes.

## THE CHANGING WORLD ORDER



BY MARK BOUSFIELD, GROUP MANAGING DIRECTOR AT TITAN WEALTH IN THE CHANNEL ISLANDS.

#### THE FUTURE'S IN THE AIR, I CAN FEEL IT EVERYWHERE I'M BLOWING WITH THE WIND OF CHANGE

Wind of Change, The Scorpions, 1990

After over a decade of authoring short airborne essays, I took a break at the end of last year. Not because there wasn't anything to write about (quite the opposite!), but because I found myself quoting the same song lyrics again and again. Frankly, it was time for a break, a new perspective and a fresh page. On a personal front, things were also changing – some exciting, others a tad more challenging.

The professional shift came at the end of 2024 when the investment and broking arm of Ravenscroft, the business I'd proudly worked with for 17 years, was acquired by Titan Wealth. Our new parent has retained the firm's focus on our clients and community across the Channel Islands while we now benefit from the firepower and flexibility that comes with being part of a broader group. And for me, the energy is palpable!

In January 2025, I was diagnosed with prostate cancer. Fortunately, it was caught early, I had surgery in February and, thanks to an outstanding medical team and a fair wind, my post-op tests have returned with an 'unrecordable' result, which in this case is excellent news. What's been striking is just how common this experience is. It reminded me of when my wife was first pregnant. Suddenly, it felt like everyone was. Likewise, prostate cancer has revealed itself to be a very populous, though generally curable, club. (If you're over 50 and haven't had a PSA test, please consider this your gentle nudge.)

But while I've been navigating change at a personal level, I've been increasingly struck by something much bigger – a profound shift in the world around us.

The comforting old narrative of globalisation, consensus and a US-led world order is being rewritten. As Ray Dalio outlines in The Changing World Order, the cycles of history are turning once again (in defiance of Francis Fukuyama). Economies rise and fall. Empires overreach. New powers emerge. As Amitav Acharya argues in a recent Chatham House piece, we are not heading for collapse but transition. From a unipolar or even multipolar world into something more fluid: a 'multiplex' world.

In this new system power is distributed not just between superpowers, but across regions and alliances that shift depending on the issue at hand. Nations are avoiding rigid allegiances. They hedge. Sometimes trading with China, sometimes aligning with the US but often forging their own paths entirely. As Acharya puts it: 'Globalization is not disappearing, but taking a new, eastern turn'.

It's a seismic shift. Between 2015 and 2021, Asia accounted for 57% of global GDP growth. It now represents more than half of global trade with intra-regional trade rivalled only by the EU. And this isn't just about China. Emerging economies like Vietnam, India, Indonesia and Bangladesh are stepping onto the global stage not as followers but as active shapers of the next phase of international cooperation. Add the rise of AI, fractured supply chains, energy insecurity (remember the UK's flirtation with blackouts earlier this year?) and the return of protective tariffs and it's clear: we are living through a fundamental reordering of the global system.

What does all this mean for managing money? In short, this isn't a time to cling to old models or short-term thinking. It's time to address the forces shaping the future and position accordingly.

We're not trying to predict every twist and turn of geopolitics, but we are paying close attention to the structural themes. Infrastructure investment in Asia, re-globalisation through the Global South, evolving energy transition and, yes, the steady march of Al. These are the winds that will power long-term growth and, potentially, long-term returns.

However, while the world order might be getting more complex, our commitment remains simple: to build portfolios that are liquid, transparent, easy to understand and always invested with a thematic tailwind.

We may not know exactly what the future holds, but one thing seems certain. We're entering a new chapter. A world of shifting alliances, emerging powers and fresh opportunities. Looking beyond the noise and focusing on the wind of change...

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.



## WHERE WERE YOU AT MIDNIGHT?

Presence in the UK at midnight usually equates to a day of residence in the UK when looking to determine UK tax residence. The same test applies for Guernsey tax residence.

When leaving the UK, under the provisions of the Statutory Residence Test ("SRT"), in specific circumstances, "split year treatment" may apply. In such cases this splits the UK tax year into a UK resident part and a non-resident part. If this does not apply, then the individual remains UK resident until the following 5th April (subject to possible tax treaty considerations).

If an individual is contemplating leaving the UK, split year treatment may be helpful, as it may reduce exposure to UK income tax and capital gains tax from departure (as opposed to the following 5th April). Split year treatment should not be taken for granted, as often an individual's circumstances may mean it does not apply.

Once non-UK tax resident, the SRT determines UK residence and non-residence on an annual basis. The maximum number of nights an individual may spend in the UK is often determined by reference to the number of "ties" held with the UK in the year under review. Ties are broadly;

- family (spouse, partner or minor child being UK resident)
- > accommodation (available not just owned)
- working in the UK (on 40 occasions or more in the tax year)
- spending more then 90 days in the UK, in either of the prior two UK tax years.
- > spending more time in the UK than any other single jurisdiction.

Simply put, the more ties, the fewer nights an individual may spend in the UK before triggering UK tax residence.

There are a few occasions when presence at midnight does not constitute a day of presence in the UK when considering residence. The most common of these include;

- a transit day. When you simply transit through the UK (and do not do anything unrelated to that transit)
- an exceptional day. This broadly means that you were prevented from leaving the UK by something that was exceptional and outside your control. 'Exceptional' would need to be determined upon the facts of the case in hand and may include physical, legal and moral obligations of the individual's own conscience that prevent that person from leaving the UK.

It is possible to be a tax resident of both the UK and Guernsey, under the respective domestic legislation, at the same time. In such cases the UK/Guernsey double tax treaty will determine residence for treaty purposes.

Although the UK/Guernsey double tax treaty may mitigate exposure to UK income and capital gains tax for a Guernsey treaty resident individual, there is no treaty protection for UK Inheritance Tax ("IHT").

Becoming UK tax resident may now cause exposure to IHT. Broadly, the test for IHT exposure, from 6 April 2025, is whether an individual is a UK "long term resident" (LTR), meaning they have been UK tax resident for at least 10 years out of the last 20 years. If you are a LTR at the time of an IHT event, most commonly death, you will be subject to IHT on all assets (UK and foreign). Those who are not UK LTRs will only be subject to IHT on UK situs assets and assets deriving value from UK land and property.

Anyone who has recently permanently left the UK will likely cease to be subject to UK income tax and capital gains from the date of a relevant split year or from the following 6 April. In contrast, for IHT purposes, they may well remain exposed to IHT upon worldwide assets for up to ten tax years following departure from the UK.

So, perhaps, where you were at midnight (for UK tax reasons) matters more than ever before.

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



Julian Turian ATT FMAAT Executive Director



Natalie Chamberlain CTA Executive Director



#### **ROTHSCHILD**



Andrew Chamberlain has been appointed as banking services business development executive, at Rothschild & Co Bank International, based in Guernsey.

Mr Chamberlain has spent

the past 17 years in private banking roles within the island, and brings a wealth of expertise and a deep understanding of the local market.

'I look forward to building on the Bank's strong foundations, delivering value to high-net-worth clients through service excellence underpinned by a strong digital proposition,' he said.

Stuart Talbot, head of banking services at Rothschild & Co, said: 'We are delighted that Andrew has joined us as we continue to grow our banking services business, and enhance our offering in Guernsey.

#### **BEDELL CRISTIN**



Experienced banking and finance lawyer Shruta Nayak has joined Bedell Cristin's team in Guernsey as a senior associate.

Having trained with a Magic Circle firm, and practised in London, Jersey, Dubai and

India, she joins the financial services law team led by partner John Scanlan. She first qualified as an English Solicitor more than 10 years ago and has experience of onshore and offshore roles, focusing on general secured lending. real estate finance, and project finance work.

'We are very pleased to welcome Shruta to our Guernsey team and to Bedell Cristin. Her combination of experience and skill perfectly fits into our existing team, and helps us to add extra value to our clients,' said Advocate

#### **BANK ASTON NETWORK INSURANCE**



Network Insurance and Financial Planning has promoted Bex Goater to the position of joint managing director, alongside Oliver Goater.

She won the Female Leadership Award at the

Channel Islands Wealth Briefing Awards 2024, and has been a finalist in the Professional Adviser Women in Financial Advice awards for four years running, demonstrating her expertise and recognition as a leading professional in the field. She also qualified as a chartered director with the Institute of Directors in March 2025.

'Drawing on more than 10 years at Network, I'm passionate about driving its growth while maintaining the values and personal service that define who we are, and continuing to build on our shared vision for the company,' she said.



Will Davey has been appointed chief financial officer at Bank Aston, bringing more than 30 years of international banking expertise from Switzerland and Guernsey.

'I'm excited to have joined

Bank Aston - a true source of pride here on the island - and the team led by Paul Gorman (CEO) and the co-founders James Bennett and Jay Goss,' he said. 'The Bank has a clear and specific mission: to improve banking for offshore customers with a service that is faster, better, simpler and tailored to their needs. The current offshore banking landscape is tired and stale - I know it and clients know it, too.

'To be able to lead Bank Aston in shaking things up is a challenge I'm looking forward to.'

#### IQ-EQ



IQ-EQ has appointed Wikus Van Schalkwyk as a client services director for its expanding Guernsey Funds business.

Mr Van Schalkwyk is a highly experienced director with a distinguished track record

in Guernsey's fund services sector. As a South African chartered accountant and a holder of the IoD Diploma in Company Direction, he is a recognised specialist across all asset classes and strategies administered in Guernsey.

'Wikus brings a wealth of expertise and leadership to our team,' said Greg Kok, managing director

of IQ-EQ Guernsey. 'His appointment is a significant step in our strategy to meet the increasing demands of our clients and capitalise on the growth of the Guernsey funds market.'



#### JULIUS BAER



George Smitheram, Alexandra McInnes & Sean Renouf.

Two Julius Baer Guernsey employees have recently been promoted to its prestigious Associate Relationship Manager Programme, former assistant relationship managers George Smitheram and Sean Renouf. The programme is a three-year career development course, where the 45 associate relationship managers from around the globe will benefit from a personally tailored learning curriculum focused on providing the best-in-class client service.

'I am excited and grateful to join the programme. It's both a validating recognition of my hard work and a motivating encouragement to continue pushing myself out of my comfort zone. I look forward to contributing further to the success of our clients and our business,' said Sean. George added: 'It's a real privilege to be joining this programme. This exciting new chapter will allow me to thoughtfully build my network and demonstrates Julius Baer's long-term commitment to the island.'

Alexandra McInnes, managing director and head of Julius Baer Guernsey, said: 'We are incredibly proud to welcome George and Sean on to the Associate RM Programme and look forward to watching them grow and succeed.'

#### **HSBC**



HSBC has appointed Kimberley Le Brocq as head of wealth and premier solutions within the bank's International Wealth and Premier Banking division in the Channel Islands and Isle of Man.

Based in the Jersey office, she has more than 20 years of leadership experience across foreign exchange, transactional banking, investment banking trading and in providing private banking solutions for global clients. She also has a strong track record in driving innovation, digital transformation, and client-centric growth.

Alvaro Teixeira, head of International Wealth and Premier Banking, HSBC Channel Islands and Isle of Man, said: 'Kimberly brings extensive experience from a global career in banking and financial services. Her knowledge of the wealth landscape, focus on innovation and international perspective will undoubtedly be invaluable as we continue to deliver a broad range of wealth management services to our customers.'

#### **KPMG**



KPMG in the Crown Dependencies has promoted Fiona Babbé and Sarah Hume to the position of partner in its Guernsey office.

Fiona has more than 15 years of experience delivering audit services, with a particular focus on London Stock Exchange listed funds. She leads the KPMG Board Leadership Committee

in Guernsey, sharing insights and fostering dialogue on governance and boardroom effectiveness.

Sarah was locally educated in Guernsey and began her career with KPMG in 2009. After completing her professional training, she spent seven years with KPMG UK, based in London, where she specialised in asset management and Private Equity (PE) audit. She returned to KPMG in the Crown Dependencies in October 2021 as an audit director.

Brian Bethell, head of audit at KPMG in the Crown Dependencies, said: 'We are incredibly proud to welcome Fiona and Sarah to the audit partnership. Their dedication, technical excellence, and leadership embody the values of KPMG and underpin our continued success. These promotions reflect our commitment to developing our people and delivering exceptional service to our clients.'

#### **OPERA**



Matt Westgarth-Smith, managing director of HFL, has officially taken on a broader leadership role within Opera, following its successful acquisition of HFL and receipt of full regulatory approval.

Mr Westgarth-Smith joins the Opera board as executive director, and also assumes the role of Group Head of Institutional Clients for Opera.

'It's a privilege to join the Opera Board and lead the institutional client teams,' he said. 'These appointments ensure that HFL's perspective and expertise are embedded in Opera's long-term strategy. As part of the group's governance team, I am committed to helping shape a future defined by innovation, performance and meaningful client partnerships. Each entity within the Opera group shares a belief in purposeful growth and together we will unlock new opportunities while remaining true to the values that define us.'

His appointment marks another key milestone in Opera's strategic plan, Project Overture, which is focused on bringing together culturally aligned, client-focused businesses under a distinctive model of long-term ownership not seen elsewhere in the industry.

#### LA GRANDE MARE

La Grande Mare has announced two new appointments at its Golf Performance Centre. Sue Shapcott joins as golf performance director, while Monty Wyatt has been appointed golf assistant.

Ms Shapcott has recently moved to Guernsey from the USA to take up the newly-created role. Her extensive professional expertise includes a notable tenure as head of training for the British PGA and she has also trained with Tiger Woods's former instructor, Hank Haney. Specialising in golf instruction and club fitting, she will also play a crucial role in managing the facility, training golf staff, and ensuring clients have an enjoyable experience at the state-of-the-art sports facility.



Monty Wyatt & Sue Shapcott.

'I am thrilled to be joining the La Grande Mare team at such a pivotal time, she said. 'I have a fond affection for Guernsey, having

spent much of my childhood here, so it's great to be back to head up the Golf Performance Centre.

'The technology we have here at the facility is some of the best I've ever worked with and, alongside Monty, I'm looking forward to encouraging more islanders to improve their golf while enjoying the many benefits the sport delivers."



Chris Manley, Devin Werner & Shahul Hameed.

EY has announced its latest promotions and progressions in the Channel Islands across multiple service lines.

In Guernsey, in the assurance team, Tom Harris has been promoted to director, while Dania Azrag has been promoted to senior manager. Further promotions have seen Gunashekaran Kumaravel and Roland Agyei step into the assurance manager role, while Gerald Oscillada has been promoted to manager in the technology risk team.

Dan Saunders, EY's managing partner in the Channel Islands, said: 'Congratulations to everyone who has been promoted or progressed to the next stage of their careers. As a firm, we place great importance on supporting our people and providing them with opportunities to grow and advance in their careers. These promotions are a testament to the hard work and dedication these individuals have shown towards their personal development and to delivering exceptional client service.



#### **ORCHARD**



communications agency Orchard has grown its agency management team with two new account

PR-led

Rebecca Lane has been promoted from senior account manager to the role, and Georgie

Vance has joined the agency with a decade of experience in delivering multi-channel marketing, PR and communications campaigns for Specsavers. She was most recently based in Canada to help establish the brand there.

They also have direct management responsibility for other members of Orchard's team, which includes guiding their development.

Dan Gallienne, head of client services at Orchard, said: 'In promoting Rebecca and hiring Georgie we've appointed two brilliant comms people to our agency management team. They're going to shape the way we deliver client work, contribute to agency and client strategy and be a brilliant resource for clients and the rest of our team.

'Rebecca's promotion is the result of her unwavering dedication to Orchard and her dependability to go above and beyond for clients. Georgie is an exciting hire who brings a new set of skills, varied experience and valuable global perspective to the comms campaigns we're delivering for clients.'

Georgie joins Orchard's Guernsey office and Rebecca works from Manchester, where she has a remit to expand Orchard's UK client base.

#### FROM STARTUP TO LEGACY:

#### HOW THE NEW GENERATION OF PRIVATE CLIENTS CAN PRESERVE AND GROW WEALTH





#### BY CATHERINE MOORE, PARTNER, AND ANDREW TAUTSCHER, ASSOCIATE, OGIER

Guernsey has long been recognised as a centre of excellence for private wealth structuring, offering political stability, robust regulation and an experienced professional industry.

For today's new generation of entrepreneurs and first-generation wealth creators, the island offers the rare combination of expertise, opportunity and quality of life, making it an ideal location for managing and preserving wealth across generations.

#### FROM EARLY ON: INVESTING IN EDUCATION AND MANAGING REPUTATION

After rapid wealth accumulation (such as a successful business exit), robust financial literacy is essential. Entrepreneurs may feel underprepared to manage significant assets if their expertise lies in innovation rather than personal finance. Understanding investment fundamentals, tax planning, risk management and wealth-preservation strategies is critical to protect and grow wealth. It can also help with the wise deployment of capital in future ventures.

Local advisers can tailor education programmes and, where appropriate, investment psychology tools to match guidance to each client's stage of life and business alongside traditional structuring and management advice.

Such education is increasingly covering wider influences and risks. Reputational capital can be just as valuable as financial capital and advisers working with entrepreneurs should take a holistic approach, including considering digital footprints and reputation management.

#### ASSEMBLING THE RIGHT TEAM

Building a trusted circle of advisers from the outset helps entrepreneurs plan for the long term, allowing them to focus on the future and their interests. Advisers can really understand the client, their needs and goals, working with them from the beginning.

Legal, tax, accounting and investment advisers alongside family governance, trustees, fiduciaries and communication advisers can all play a significant role in the long-term success of those fortunate enough to be entrepreneurially successful.

For some clients, a family office is an ideal management structure, with dedicated employees managing personal and business affairs. With suitable structures, service providers and regulation for both single and multiple

family offices, Guernsey continues to be a very popular location for family offices supported by a financial services industry with over five decades of experience.

#### STRUCTURES THAT SUIT YOU -**NOW AND LONG TERM**

As wealth matures from startup equity into diverse global assets, the structures used may need to evolve. Lasting wealth preservation relies on a framework that balances flexibility for growth, protection from volatility and clarity around governance and succession.

Guernsey's legislative framework supports specialist structuring through trusts, foundations, companies, partnerships and funds. With modern legislation and the introduction of private and family investment funds regulation, Guernsey remains at the forefront of client-focused structuring innovation.

A well supported and advised first generation wealth creator can benefit from Guernsey's legal and regulatory offering both now and in the future as their needs evolve.

#### THINKING LIKE AN ENTREPRENEUR

Emotions and passions often drive entrepreneurial success. Equally, passion can influence investment and spending decisions, leading to passion assets, or projects. Aircraft, cars, yachts and art are common examples. While exciting, it's important to consider how assets are purchased, held and maintained.

Guernsey is a well-known jurisdiction for registering and safekeeping of luxury assets. On island advisers, specialist custodians and yacht and aircraft registration providers can assist.

#### **RELOCATING TO GUERNSEY**

For some entrepreneurial families, not only working with but relocating to Guernsey is appealing. Guernsey offers political stability, a capped tax regime and an established professional community, making it an attractive home jurisdiction.

Beyond its professional strengths. Guernsey provides a safe, welcoming environment with excellent healthcare. education and property options. Its straightforward residency process and trusted advisory ecosystem make relocation a practical part of broader structuring and legacy planning.

For more on succession and wealth structuring, visit Ogier.com



#### FUTURE-PROOFING THE BOARDROOM -

#### MEET THE IOD GUERNSEY NEXT GEN COMMITTEE

GUERNSEY'S STRENGTH AS
AN INTERNATIONAL FINANCE
CENTRE HAS ALWAYS BEEN
ROOTED IN ITS PEOPLE:
PROFESSIONALS WHO
COMBINE EXPERTISE WITH
CURIOSITY, AMBITION AND
INTEGRITY. THE IOD GUERNSEY
NEXT GEN FORUM EXISTS
TO NURTURE THAT SPIRIT,
HELPING TO DEVELOP THE
ISLAND'S FUTURE LEADERS
AND DIRECTORS.

The Forum provides an inclusive network for aspiring professionals working towards board-level positions. Its mission is to support career development, create meaningful connections and build confident, resilient directors of the future. Through workshops, networking events and mentoring initiatives, the Forum offers practical tools for growth while encouraging collaboration across industries.

Meet the members of the IoD Next Gen committee, a group of professionals from across Guernsey's business community who share a passion for developing talent, fostering leadership and helping others take the next step in their careers.



#### EUAN MELROSE, CHAIR

I'm Euan, a director at Imperium Trust, where I lead business

development across Guernsey and support our wider group's international initiatives. I joined the Next Gen committee from its inception because I wanted to be part of a forum that develops future leaders and directors.

The IoD offers excellent resources for professional development at every stage of your career, and our events are a great way to learn from Guernsey's wealth of local talent. Whether it's a workshop, panel or networking session, you'll always leave with fresh ideas and new connections that can shape your career journey.



#### LIZ CHALMERS,

I'm Liz, head of emerging risks at Capsule, a UK insurance

brokerage where I create first-tomarket insurance solutions for fast-evolving sectors. I hold Dip CII and ACMI fCMgr qualifications and have spent over 10 years supporting international clients with their insurance placements.

Outside of work, I run The Seriously Good Brunch Club, a women's networking community that I'm very proud of. I joined the Next Gen committee to stay connected to local initiatives and support the next wave of Guernsey leaders. For me, modern leadership means being adaptable, empathetic and open to learning from others.



#### MAX HAMON, CO-VICE CHAIR

I'm Max, head of strategic technology and innovation at HFL.

I'm a technologist and problemsolver who believes in using data and technology to drive meaningful progress. The next decade will bring huge transformation across our industry, and I'm passionate about helping businesses stay ahead of that curve.

I joined the IoD Next Gen committee because leadership is a craft that grows through experience, reflection and community. Our events spark conversation and connection, bringing together people who are curious, forward-thinking and eager to make an impact.

#### **COMMITTEE MEMBERS**



#### SARAH LACEY

I'm Sarah, associate client director at Alter Domus, where I lead our fund accounting

team. I'm FCCA qualified and have worked across private equity, debt, real estate and venture capital funds, providing bespoke reporting solutions.

I've been part of the Next Gen Forum since its launch in 2022 and it's been inspiring to see it grow into such a positive community. I'm passionate about creating opportunities for professional growth and helping future leaders build confidence. Every event is full of energy and enthusiasm, showing how much appetite there is for development among Guernsey's young professionals.



#### JAMES MROCH

I'm James, a senior relationship manager at Investec Bank Channel Islands, managing

our Swiss financial intermediaries business. I work closely with trustees and corporate service providers to deliver bespoke banking, lending and investment solutions.

I joined the IoD Next Gen committee to support ambitious young professionals and encourage them to step into leadership roles. It's also been a great way to push myself outside my comfort zone and connect with Guernsey's wider business community. Our events and workshops offer real value, helping people build networks and confidence in a friendly, inclusive environment.



#### KATY MELHUISH

I'm Katy, senior account manager and AI lead at Black Vanilla, a PR,

social and events agency based in Guernsey. I've worked across sectors from finance to travel and healthcare, helping brands communicate with authenticity and impact.

Since returning to the island after working in London, I've been passionate about supporting the next generation of professionals. The IoD Next Gen community is welcoming and inspiring, and our workshops give people practical skills they can apply straight away. Networking doesn't need to be intimidating; it can be enjoyable and genuinely valuable.



#### SCOTT GILLEN

I'm Scott, relationship director at Barclays Private Bank. I've spent more than a

decade in banking across London, Dublin and Guernsey, working with trustees to deliver tailored investment, banking and credit solutions for complex clients.

I joined the IoD Next Gen committee because I'm passionate about developing young professionals and helping to attract and retain talent in Guernsey's financial sector. Our networking events are designed to bring future leaders together in a supportive environment where people can share ideas, learn from peers and hear from inspiring speakers.



#### **JAMES LUCAS**

I'm James, and I work in private equity at the Aztec Group. I joined the IoD Next Gen

committee because I believe collaboration across industries strengthens Guernsey's business community.

The Forum provides a platform for professionals from all backgrounds to connect and share ideas. My favourite event so far was our evening at The Little Big Brew Co., where Juliet Little shared her story of growing a small smoothie stand into a national brand. The energy in the room reminded me that leadership is as much about people as it is about progress.



#### TONICHA WARD

I'm Tonicha, a level 6 chartered marketer (ACIM), with a specialist award in Al marketing. I lead

the marketing team at Guernsey Finance, where I've spent the past seven years developing and delivering our international strategy to promote Guernsey as a leading global finance centre. Alongside my role, I run a freelance consultancy called Niche Marketing, working with a range of clients on branding, website design and digital strategy. I joined the IoD Next Gen committee to help connect and inspire Guernsey's future business leaders. I'm passionate about using creativity and technology to drive progress and encourage professionals to think boldly about the future of business.



#### SAM WANLESS

I'm Sam, sales manager at Norman Piette. After relocating to Guernsey

in 2022, I joined the IoD Next Gen committee to meet other professionals and expand my network. It's been one of the best decisions I've made for my career.

Being part of the committee has helped me learn from people across different industries and gain insights from brilliant speakers. Our events are relaxed and welcoming, focused on genuine conversations rather than business cards. You leave with new ideas, useful connections and opportunities for collaboration and growth.

#### **HOW TO GET INVOLVED**

The IoD Guernsey Next Gen Forum helps professionals connect, learn and grow alongside others shaping the island's future. Whether you're stepping into your first management role or already leading a team, there's real value in being part of a network that shares ideas, challenges convention and supports one another's development.

Sign up to our mailing list to stay up to date with upcoming workshops, networking sessions and mentoring opportunities.

The first 500 new subscribers will receive a free coffee voucher from your choice of Coco & Lola or Good Rebel. After that, the offer ends, so don't miss out.

We look forward to welcoming you and to building the next generation of Guernsey leaders together.

Visit iod.gg/next-gen-forum for more information.



### YULE LIKE THIS...

WHEN IT COMES TO FESTIVE MUSIC, EN VOYAGE FEATURE WRITERS SIMON DE LA RUE AND SHAUN SHACKLETON PREFER THE TRACKS LESS TRAVELLED BY. HERE, THEY PICK OUT SOME OF THE SONGS THAT SHOULD BE HEARD ALONGSIDE (OR EVEN IN PLACE OF) SIR CLIFF, MARIAH AND MR HOLDER. PLEASE ENJOY IRRESPONSIBLY.

#### SIMON DE LA RUE

#### 10. Please, Daddy (Don't Get Drunk This Christmas) - John Denver

Played to a rhythm that makes you want to get up and dance in a gingham-decorated barn, with high elbows and a smile as wide as the prairies, this song nevertheless deals with a not unproblematic domestic dynamic as seen from an eight-year-old's eyes. Deranged or deranging? You decide.

#### 9. We're Following the Wrong StarBilly Bragg

While contrasting the hopeful purity of the Christmas story with modern British life, Billy delivers the line 'Peace on Earth and goodwill to all men' in such a mournful manner as to make us all feel ashamed, even before he gets to 'This is not the way to Bethlehem'.

#### 8. Ding Dong, Ding Dong - George Harrison

More of a New Year's Eve song, really. But hey, the tree's still up. Or should be. Panned by critics on its release in 1974, this song is relentlessly repetitive – something I normally find intolerable in a song. But repetition becomes mantra in Harrison's hands and I guess I just miss the bloke.

#### 7. The Cherry Tree Carol - Charm of Finches

Many artists have had a bash at this 600-year-old ditty but the close harmonies of the Windred-Wornes sisters make this my favourite. On the way to Bethlehem, a pregnant Mary asks Joseph to pick fruit for her. 'Let the father of your baby get cherries for thee', he responds, prompting a miraculous intervention on the part of the holy foetus.

#### 6. Father Christmas - The Kinks

Opening a song with THE Christmas spoiler was a bold move, as was basing a song on a supermarket Santa getting mugged on the street. Straddling mod and punk, a frenzied rhythm briefly gives way as Ray Davies offers an earnest challenge to 'Remember the kids who got nothin'/While you're drinkin' down your wine'..

#### 5. Santa Claus, Go Straight to the Ghetto - James Brown

If Charles Dickens were to create a Christmas playlist, this would be on it. The Godfather of Soul repeatedly delivers the title line with an insistence that becomes hypnotic, forcing us to picture that ghetto and the space where those presents could be.

#### 4. Candle Song 3 - Mojave 3

There's something about the peaceable acceptance of mutual defeat in this Neil Halsteadpenned song that makes it almost too painful to listen to, even at Christmas. I hesitate to recommend a stiff-whisky accompaniment – it might just make things worse. But this is an exquisite five minutes of anyone's time.

#### 3. 7 O'Clock News/Silent Night -Simon & Garfunkel

Paul and Art offer us piano in our left ears, their own sweet voices at the centre and then a newsreader to our right, with stories about various tensions between the people and their government. The effect is to stop us in our well-worn tracks and force us to consider what we're doing. And there's nothing more Christmassy than that.

#### 2. River - Joni Mitchell

This is certainly the best-known entry on our lists – it features on the Canadian genius' seminal Blue album and has been covered by more than a thousand artists. But I include it because it's the best Christmas song ever written and should therefore be heard at least as often as Rockin' Around the Christmas Tree. I mean, who here has ever been to a 'hop'.

#### IMAGES ©ISTOCKPHOTO

#### 1. Hark! The Herald Angels Sing -The Torero Band

Let's get down to brass tracks. I first bought and played this band's Tijuana Christmas album in jest, when the kids were mere tots. Now, they wouldn't be without it. Me too neither. And I almost don't care that the band were led by a British session musician called Alan who probably never set foot in the Zocalo. It'll fill your metaphorical stockings.

#### SHAUN SHACKLETON

#### 10. When The Thames Froze - Smith and Burrows

It was m'colleague Colin Leach of the Guernsey Press who introduced me to this a couple of years ago. This has all the hallmarks of a great seasonal song but you rarely hear it alongside Slade or The Pogues or Wizzard.

#### 9. Christmas Song - Jethro Tull

This song comes across as a bit preachy, with its 'Christmas spirit is not what you drink' line. Then, after it finishes, a matter-of-fact voice with a Lancastrian accent (lead singer lan Anderson) says 'Hey Santa, pass us that bottle, will ya?' thereby either undermining the otherwise temperance narrative or reinforcing it, depending on your mindset.

#### 8. Christmas Day - Red Star Belgrade

Not the Balkan soccer team but an alt-country trio named after

them. The song tells of a son whose mother drinks heavily on Christmas Day. 'Like the day the meal is ruined/By the afternoon she couldn't speak her name/I went out for a walk around the world/My dad just watched the game'. Possibly the saddest seasonal song here. Perhaps anywhere.

#### 7. Just Like Christmas - Low

Shuffling snare drum and then sleigh bells, jaunty bass, majestic timpani and organ, then the beautiful haunting voice of the late Mimi Parker make this the true perfect 'driving home for Christmas' song that Chris Rea could only dream about in some snowball-induced stupor.

#### 6. Christmas In The Loony Bin - Daniel Johnston

Always honest about his struggles with mental health, this song is something of an emotionally raw mantra. You wonder where he wrote it. Not particularly Christmassy, but mentions the 'star' and God.

#### 5. Olsen Olsen - Sigur Rós

Okay, I admit it, nowhere has the band said that this is a Christmas song, but just listen to it. Woozily happy choir, muted brass arrangements, jolly plinking taverna piano – the tune just oozes Warninks Advocaat. And it's named after an Icelandic candy bar made of chocolate, liquorice and marzipan. Frankly, you can't get any more Xmas than that.

#### 4. Christmas Card From A Hooker In Minneapolis - Tom Waits

Shared memories of good times from a pregnant ex-girlfriend-turned-sex-worker who finally admits she's in prison and needs money to pay off a lawyer. What can be more Dickensian? After all, wasn't Chuck the man who invented Christmas? Well, Tom reinvents it all over again.

#### 3. Jack Frost And The Hooded Crow - Brown Bird

A beautiful a cappella version of a Jethro Tull song (and better than the original) sees MorganEve Swain and her late husband, the great David Lamb, blend harmonies like vodka, Kahlua and milk. Perfect any time of (Christmas) day.

#### 2. Murder By Mistletoe -The Felice Brothers

The second saddest seasonal song here. 'At the bar I'll watch the news awhile/Just to see the anchor woman smile/On a stage I'll sing an Elvis song/Just to hear the barmaids sing along'. We've all had Christmas Eves like that, haven't we?

#### 1. Country Ham - The Felice Brothers

Can't get enough of the FBs and I don't even eat red meat. Unlike No2, this is a cheery song of love and family Christmases. Contains the brilliant lines: 'A snowman's in the lane/He's scared of acid rain/Hey man, so am I'. Seasonal, but with a weather eye on the... well, weather.







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.

#### The Manor House

Victorian-era modifications and 20th-century extensions had diluted the coherence of this 18thcentury building. We undertook a comprehensive reworking of the house and its setting, restoring a strong architectural identity while sensitively upgrading it for contemporary, multi-generational living. The result reflects a careful balance between restoration and reinvention, with every intervention conceived to respect the building's layered past while supporting the needs of modern family life.





















Fukku (Winner, Best Internal Commercial Project, Guernsey Property & Construction Awards 2025) The transformation of 16-20 Smith Street, a protected former post office in St Peter Port, was an ambitious, collaborative project, shaped by the building's unique history and taking inspiration from London, Tokyo and Bangkok. The result is distinctive and alluring - a richly detailed space in which bespoke joinery, sculptural steelwork, atmospheric lighting, custom furniture and bold graphics create a unique dining experience.













## THE SARK COMMUNITY TAPESTRY WEAVING PROJECT

THE ISLAND OF SARK HAS ABOUT 550 RESIDENTS, A HIGH PROPORTION OF WHOM ARE VERY CREATIVE IN A VARIETY OF FIELDS. THERE WERE NO TAPESTRY WEAVERS – BUT THERE ARE NOW. WHAT FOLLOWS IS THE STORY OF THE 10-YEAR PROJECT OF SARK'S TAPESTRY...

In spring 2015, Diana Scarth and LouLou Morris, both tapestry weavers, were on holiday in Sark.

Based on a watercolour by Diana, a regular visitor to Sark, featuring Les Autelets and part of the coast that can be seen from Port du Moulin – a bay frequented for swimming, fishing and picnics – Diana suggested a design for a tapestry.

By September, the technical design of the three-panel project was completed. LouLou kindly offered to produce the cartoons (the plans) which a tapestry weaver has to work from.

Sponsorship was secured from Weavers Bazaar - an online resources site for weavers and textile artists – for most of the threads needed in the project. But this was dependent upon the skills of tapestry weaving being taught to people within the community, in particular those who had no previous knowledge of the skill. But no one on Sark knew how to tapestry weave and there was no extra money for expenses.

A search was made to find a tutor, with good advice from Lin Squires and Matty Smith. Hilary Charlesworth, a UK-based tapestry weaving teacher, agreed to come to Sark at minimal cost. She too was interested in the project – sharing her weaving knowledge with people on an island she did not know. She has been hooked by the magic of Sark and has visited each year ever since, passing on other textile skills at the Creative Sark events each June.

Practice tapestry frames were made by Sark resident and craftsman Eric Rogers, and more than a dozen residents subscribed to Hilary's course. Men, women, young, older, from many walks of life, people born on the island – one of whom was a child on Sark during the Second World War, some EU-born, a few only here for a few years, took on the interesting and steep learning curve.

Hilary encouraged them all to choose their own colours and to weave a sampler using basic techniques. She was an empathetic tutor and islanders' confidence grew until the final samplers were of their own design. Everyone was enthused by this, and Hilary was surprised by how much everyone had achieved.

After the initial training, the final afternoon's weaving took place at a local hotel with the picture and cartoons for the tapestry panels and the samplers the students had woven on display. A further six people expressed an interest in learning to tapestry weave, and over the next few months when the original group met, newcomers started to learn and experiment, spurring others on with new ideas and techniques.

By December 2015, there were 15 people who had learned the basic techniques and the informal and enthusiastic group were embarking on the main tapestry frames and were all prepared to help others learn.

The aims of the original sponsorship were achieved, however the threads were destined for the large community tapestry. The practice looms had been warped five threads to the inch for the samplers, but subsequently three of them were warped six threads to the inch to experiment with the new, thinner threads.

Learning to use the finer wools in the final project and mix the colour strands to create the variety of colours was a challenge and

various members of the tapestry weaving group met every two weeks during the winter months to work on improve their techniques.

Some of the group were attracted to the challenge of reproducing the rocks, others, the sea or the sky. One just worked on mixing the threads the others needed and supplied a cake each time to have with a cuppa.

But each member of the group had a variety of strengths and weaknesses in textile technique and were prepared to self-evaluate and take part in whatever way they could whenever they could, as a group or at home.

The original optimism of achieving a community tapestry in two years was shelved from necessity. The summer months were always difficult for the group to get together to work on the tapestry. Gardens need far more attention, and more than half the weavers were involved in the tourist industry and other summer occupations.

Despite the summer tempo, each year there were at least three sessions in the Cider Barn or at other public events. Visitors and residents were invited to learn more of the process of tapestry







RIGHT TOP TO BOTTOM: THE ORIGINAL WATERCOLOUR; THE PAINTING BROKEN DOWN INTO ITS BASIC SHAPES; ONE OF THE PLANS THE WEAVERS WORKED FROM.



THE FINAL TAPESTRY STILL ON THE LOOMS

weaving as well as adding a few stitches of their own. In the winter the frames were moved to one house or another and the group met and progressed the work further.

By 2017 there was a core of regular weavers and a routine had developed, with work on the tapestry at public events during the summer months when many weavers were busy, and more regular weaving sessions in the winter when people had more time.

In 2019, Diana came back on holiday to Sark for the first time in two years. She had not seen the tapestries and was invited to meet the group at a buffet supper. On returning home she wrote:

'I was back visiting Sark again this August, seeing all my favourite places and people. Especially to see the progress of the Sark Tapestry and meet some of the weavers who have been working on the project. Very impressive! As it takes shape it's becoming a bright and lively tapestry. The colour blending of the separate threads gives the necessary gentle subtlety, balancing the whole image.'

Diana found Sark creatively inspirational and yet simultaneously relaxing.

At the end of summer, after all the usual tourist activities, the tapestries went to Clos Princess, Linda's B&B, where weaving sessions were held over the winter. But in March 2020, the pandemic hit, putting everyone into lockdown, and the weaving was put on hold.

When the group were able to meet again – socially distanced in gardens – weaving could again take place, and it was good fun to chat and weave again in the late spring sunshine.

But would the tapestries ever be finished?

By 2021, one of the tapestries was completed, the others half-finished.

Matty Smith and Lin Squires had been updated with progress, with Matty writing: 'Lovely to hear from you and to get an update on the Creative Sark Project. The weaving is certainly progressing well and Hilary seems to have been doing a sterling job of introducing all sorts of creative activities [during Creative Sark] whilst continuing to support the tapestry weaving."

Lin was very enthusiastic with the progress of a

community learning to tapestry weave from scratch and create and carry forward an intricate project. Inspired by the Sark group, she began a community tapestry near to where she lived.

By 2024, there was only a little to do on the central tapestry and about 30% to do on the third, right-hand tapestry. With one last push by one of the group and they were all side by side - at last.

While the work has been carried out by a core group of Sark weavers, people from all walks of life, ages from four to 90 and varying weaving skills have been encouraged to contribute, even if just a few stitches. Nearly everyone who has helped will have signed the visitor book which stands as a record of those who have contributed.

In addition to the 'official' woollen threads that make up the finished design, wool from Persil the sheep has been included (to give the 'fluffy' bits in the clouds), while some of the tail hairs of the carriage horse Ronaldo have been used. There are other contributions, of some favoured pet, that have been included, the details of which are known only to the contributing weaver.

Renowned weaver Margaret Jones agreed to 'finish' the tapestries ready for hanging and also prepared a video instruction of how to hang them.

The tapestries were unveiled at the Art Gallery on the Avenue in Sark on Thursday 21 August 2025 to much acclaim.

The project would not have been possible without donations received from public events, from the sale of weaving kits, Creative Sark charity, contributions toward the finishing for hanging, a donation from Frank Herring in Dorchester and a continuous supply of tea and cakes.



Diana Scarth, on whose painting the Sark tapestry was based, died at the end of 2024, approximately six months after she was last in Sark. She loved coming to Sark and was a gifted tapestry weaver. She was emailed pictures of the

completed Sark tapestries, still in their frames, shortly before her death in December last year.

### A GRIPPING YARN

At first sight, and not least when looking down from the passenger cabin of an Aurigny aircraft, the Channel Islands might appear as an isolated group of islands, islets and rocky reefs. A mere geographical afterthought.

Of course those who live and work in the islands know the truth to be otherwise. As local author Sean McManus amply demonstrates in his historical fiction trilogy, Ebb and Flow, even in Roman times the Channel Islands, and Guernsey in particular, were well-known

Since then local and visiting archaeologists have made a number of important discoveries, especially in recent years. Of note are hoards of coins and other portable valuables in Jersey. In Guernsey significant Roman buildings still lie beneath below the central part of St Peter Port and a sunken Gallo-Roman trading vessel (the Asterix) was recovered in the harbour entrance. Alderney boasts a Roman naval fortress at the Nunnery site next to Longis Bay.

Sadly, that fascinating Roman period has left us only the sparsest of written records. If the paucity of historical records is the bane of the historian, it affords an imaginative author every opportunity to explore the many ways in which our forebears might have responded to the events impacting their lives. Against the background of fracturing Roman control of Gaul, the Ebb and Flow trilogy offers an insight into how a cast of lively characters, with a range of aspirations and motivations, dealt with the social dislocation afflicting the nearby European mainland. Events reach a climax as the ripples of what historians refer to as 'The Crisis of the Third Century' extend as far as our own Channel Islands.

In the first book, Teeth of the Conger\*, the action takes place mainly in Guernsey, Alderney and in the picturesque island of Herm. The story follows the adventures of two local youths as they move from boyhood to manhood in the year 270AD. Fate intervenes as their small family fishing boat is intercepted and attacked off the Jerbourg peninsula at the south-eastern

tip of Guernsey. Their boat is later wrecked on the Humps, a notorious granite reef off the north coast of Herm. You can readily envisage this scenic setting as you look out of the aircraft window when approaching or leaving Guernsey Airport's easterly runway.

In Pool of Wisdom\*, the two lads are joined by a Hibernian envoy en route to Armorica (Brittany). In Gaul they face a series of challenges: to their safety, to their beliefs, to their understanding of themselves and of the big, less forgiving world beyond the Channel Islands. In the third part of the story, to be published in 2026, the central characters find themselves in Andium (Jersey), in Sark, and in Guernsey as the Asterix meets its demise.

So, as you peer down from the relative comfort and safety of your Aurigny seat, do imagine how an ancient sailor might look up from a far less secure boat, powered only by wind and oar. How much would that mariner envy the view then available just to birds? If the seascape and patchwork of islands and reefs fuels your imagination, why not escape the pressures of the 21st Century and instead dip into the same scenes as they might have been in the 3rd Century AD? Immerse yourself in the world beneath you. See and understand it as some of our Channel Island ancestors might have done. Experience the events and the emotions of the world as portrayed in Teeth of the Conger and of Pool of Wisdom\*.

\*Both books are now available from local bookshops or online from Blue Ormer Publishina (blueormer.ga ) or via Amazon

BELOW: HEIDI SOULSBY MBE, CARTOGRAPHER; SEAN MCMANUS,









ALL IMAGES ©BEN FERBRACHE

## BEHIND THE BIBS

IT'S ONLY JUST OVER A YEAR SINCE DIRECTOR OF NETBALL SALLY CARNS MOVED TO GUERNSEY BUT IT'S FAIR TO SAY THAT SHE'S MADE A PRETTY BIG IMPACT ON THE GAME IN SUCH A SHORT TIME.

Sally spent the previous 18 months as the Island's head coach, visiting regularly and supporting remotely. She took the leap into the full-time role, moving to the island in September 2024.

Tive been welcomed by the netball community and the sporting community in general and it's been a massive help to have those people around me to run things past and bounce ideas off; people who have done it and who have been there,' said Sally.

She certainly hasn't wasted any time in transforming the local game.

'Our numbers are up; I think there's about a 30% increase year-on-year already. If we had more space, if we had more time, if we had more coaches, we could grow it exponentially. We've got waiting lists now for all years apart from

Years 8 and 9. We've still got some spaces in there on one of our sessions, but everything else is chock-a-block.'

It's not just the junior game that is benefitting from Sally's drive and determination.

'I often say that it's all shapes, sizes, ages and abilities and I stick by that and have done since day one of coaching. When I first came on board we got a little bit of funding to run a 'Back to Netball' trial session for six weeks which is now in its seventh or eighth block. So we've had just under 100 women come through that programme with some going on to play in the social leagues or with their work teams or move into the winter league, although some of them are still with us.

'In September we started our Mums and Tots sessions at the Styx Centre and again we got some funding to trial that. It's been really good; small numbers, but that's what we wanted and that's just based around giving mums, and dads if they want, the opportunity to come along with their little ones. The little ones have some fun with the sponge balls, the skittles, and the mini hoops while the mums are getting a bit of netball-related fitness. That's been brilliant and we'll definitely keep that one going,' said Sally.

Add to that the popular Walking Netball group plus huge efforts in training and recruiting more coaches and officials and it's clear to see that the sport is in a good place.

The focus now is on putting some structure around the competitive side of the game.

'Obviously, I was taken on as the head coach first before the development stuff and one of the 'OUR NUMBERS ARE UP; I THINK THERE'S ABOUT A 30% INCREASE YEAR ON YEAR ALREADY. IF WE HAD MORE SPACE, IF WE HAD MORE TIME, IF WE HAD MORE COACHES, WE COULD GROW IT EXPONENTIALLY.'

big conversations we've had all along has been what the structure looks like, not only for our seniors, but also our junior age group teams. This year we are trying something a bit different so our under-19s play locally in the Prem league, our seniors are playing in the CD Phoenix Regional League and our under-16s are in regional too.

'At the moment, the structure looks like it's working but there's so much commitment needed from the players, coaches and volunteers that we have to evaluate it after Christmas, at the end of the season and really see what works for us.

'We know we're not a performance team yet, we are aspiring to be a performance team, but we have to start somewhere so things such as performance analysis with our seniors and our under16s, nutrition advice, strength and conditioning advice, holistic sleep, all of those things that go around a performance programme are starting to drip feed in, and the ones who take it on are the ones who are going to thrive in that environment which is great.

'People know they have to fight for their place. If you're a goal shooter you're not the only goal shooter on the island, there are five or six coming up behind you very fast, so the pressure is definitely on the players to maintain their fitness, maintain their playing ability and skills and also their attitude to training.'

Sally is clear that there are some big challenges ahead.

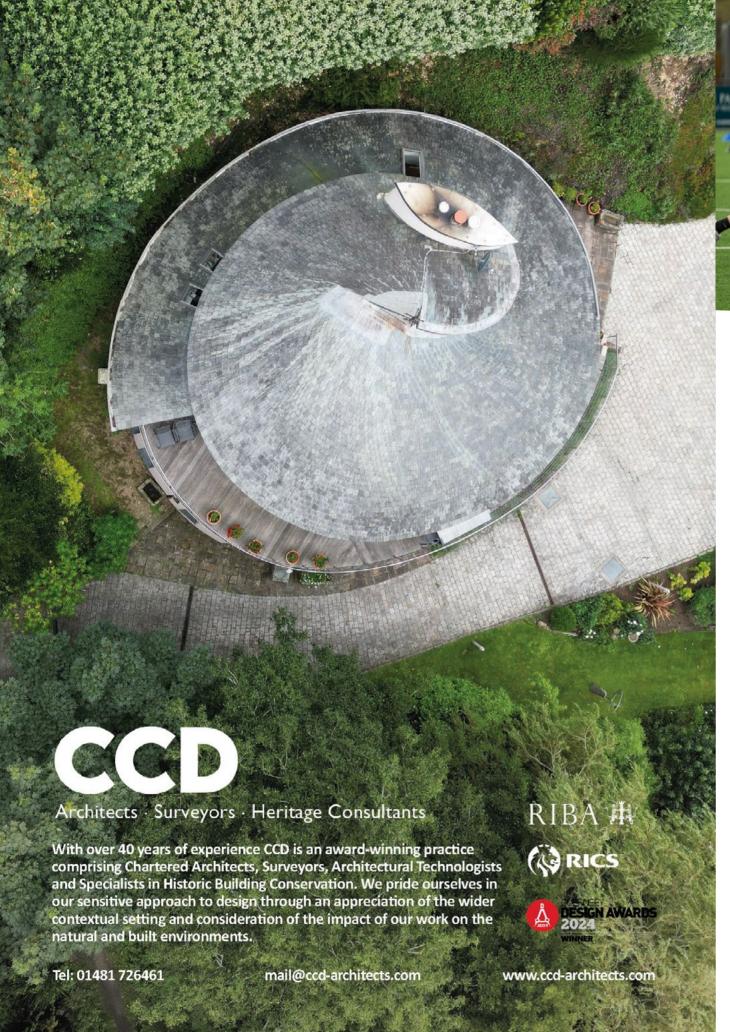
'The biggest one for us is facility development. We are at capacity everywhere that we train, that we use, that we play, and we need our own home of netball, so that's a

focus for the next 18 months as a minimum to try to find ourselves a home where we can belong and really build on what we've got at the moment.

'It's not just me; it doesn't happen without the volunteer coaches, the other coaches, the Board and the officials and everyone else who support that, but it's definitely been a massive development phase for us but we need to keep growing it and keep developing and thinking what's next.

'I have a phrase that it can't be the Sally show. It has to be sustainable. If I'm not on island what does that look like? What's the succession, who comes next?

Whatever happens, Guernsey netball is in an exciting place and Sally will certainly be a hard act to follow.





## GOALIII

THE FIRST-EVER VICTORIA PARK CHARITY SHIELD HAS BEEN HERALDED AS A GREAT SUCCESS, RAISING MORE THAN £9,000 FOR BOWEL CANCER GUERNSEY AND BUSINESS BEATS CANCER.

The tournament welcomed 18 seven-a-side teams from various organisations, all lacing up their boots and braving the elements for the inaugural game.

'The atmosphere on Sunday was all we could have hoped for and more. The tournament gave us an unrivalled opportunity to spread awareness of our work while raising funds that will directly support islanders. It was great to team up with Bowel Cancer Guernsey and Victoria Park, and we hope the tournament will be the first of many,' said Neale Jehan from Business Beats Cancer after the competition.

Aztec Group's 'Aztekkers' took home the trophy following the final against Swoffers that culminated in a 1-0 win. Over the course of the day, an impressive 99 goals were scored in 48 matches.

Beyond the on-pitch action, spectators enjoyed a range of family-friendly activities, including trips through Bowel Cancer Guernsey's inflatable bowel, a skipping challenge and the extremely popular 'Throw the Poo' game.

'It was a fantastic day and such a joy to see so many people come together, despite the weather, to support two really important causes. Events like this aren't just about football - they're about raising vital funds and awareness for charities like ours and Business Beats Cancer,' said Anne Brouard, chair of Bowel Cancer Guernsey.

Nutmeg, Victoria Park's on-site restaurant, provided food and refreshments throughout the day, and generously donated 10% of all takings to the fundraising effort.

The success of the first tournament has players and spectators alike hoping that the tournament can become a permanent fixture at Victoria Park.

The success of this first charity tournament shows the spirit of the stadium in all its glory. Being able to unite islanders for some friendly competitive football in aid of these two fantastic charities is extremely rewarding. We're grateful to everyone who took part, and we're already looking forward to next year,' said Rob Jones, director at Victoria Park.









## GREEN SHOOTS

SINCE ITS REDEVELOPMENT, GROW LIMITED HAS SPREAD ITS ROOTS, AND EMBEDDED ITSELF IN THE COMMUNITY UNDER THE NURTURING CARE OF ITS GENERAL MANAGER, MANDY MACKELWORTH.

It has been nearly a year since Grow has occupied its redeveloped facilities, so Georgie Rowbrey caught up with Mandy to see how she – and Grow – were settling in.

Through its vinery, workshop and cafe, the aptlynamed charity provides occupational training for people with learning disabilities. It might be known for its plants and produce, but at its heart the charity aims to grow confident, skilled and happy individuals, who feel better prepared to enter the workforce and integrate into the community.

Grow moved to a new £3.5m. headquarters in the Coutanchez in January 2024, before celebrating its 40th anniversary that summer. It was at this pivotal time that Mandy, who had worked in Health  $\theta$  Social Care for 14 years, joined as its learning disability lead.

'Grow's everything that I could ever want in one place,' she said. 'This is the best job I've ever had. I was a chef in a former life, so the cafe is something really dear to me. I've always grown my own vegetables, so that's another thing that I feel strongly about and I've always been an advocate for reuse, recycle and real sustainable living at home. So this just makes perfect sense for me. My dad used to call me a Jack of all trades, master of none – I've had many former lives and I feel it's all finally come together here.'

Mandy took over as general manager just over a year ago, when its CEO, Karen Blanchford, returned with her family to Australia. She said the new, up-scaled site has allowed the charity to offer a wider range of opportunities for its crew.

'The old Grow was literally four greenhouses and a couple of sheds,' she said. 'It was horticulture, a little bit of woodwork and sold some plants. It's completely different now. The board are phenomenal and were so forward-thinking – just complete dynamos in deciding that they were absolutely going to raise that money to redevelop. It's now a multi-faceted business, with so many opportunities. It's just gone from strength to strength.'

With 25 years' experience as a learning disability nurse, Mandy said her favourite part of the job was watching the crew members flourish as individuals.

'Everyone has their own unique skills, it's just about finding them,' she said. 'If you had everybody wrapped in cotton wool they wouldn't learn anything. So we really try to assess and manage risks, to allow as much freedom as possible to teach people all the things they can do – which they never thought they could. Even down to ironing their uniform.'

A particular goal for a lot of crew members when they start is to master the cafe's coffee machine. Mandy said it intentionally operates a barista-style machine for crew to learn on and develop desirable hospitality skills. 'Seeing those little changes in people – going from not being able to do something, to doing it perfectly a couple of weeks later – is what I most enjoy. Seeing them develop and find confidence.'

Mandy said it is a continuous balancing act – to reliably deliver the quality produce and service that Grow has become known for, while also maintaining an understanding and patient work environment that

nurtures its crew, allows mistakes and encourages seeds of potential to blossom.

'People used to come to us because it was a charity they wanted to support so they were always very understanding. But now, we want people to come because we offer really good quality at good value. Now that it's so public-facing, the crew get real exposure, and the public do too. That interaction is really important to me.

'When I was seven years old, I went to a day centre to go country dancing with my schoolmates. A young lady with Down syndrome came over to hug me and I was terrified. I had no idea – I'd never met anybody with Down syndrome before. That stayed with me. It planted a seed and, for years, I just wanted to understand more about people with learning difficulties – I hated being scared of her. So after I had my daughter, I decided to do my nurse training. I had been a trainee riding instructor before and had taught people with autism and seen how amazing that was. So, by the time I reached 30 I knew what I wanted to be – a nurse working with people with learning disabilities. And the rest is history.'

While she was doing her training in the '80s, the newly established Grow Ltd was innovative in its concept. 'In the UK, people with learning disabilities were still in long-stay hospitals, treated with no dignity.'

'Here, they were already looking at doing some occupation – sheltered work in a greenhouse – so Grow was ahead of its time even then. Now, 40 years later, there is still nothing like it. I did a deep dive into ChatGPT and after feeding it all our information, I asked if there was anything else like it in the UK. It basically said "no" – Grow is unique.'

Mandy said as well as its crew members, she has seen the charity grow – very hard to avoid the pun – and said it has developed a significant reputation across the island. 'Liberation Day was bonkers. We did the tea tent and were in the cavalcade and people were just shouting out to the team saying "Grow is amazing, well done, keep it up guys!" It was absolutely incredible.

So now, as manager I feel very, very proud. Very privileged, but incredibly conscious to maintain its new-found public image. I do feel the pressure to

make sure we do everything as well as we possibly can. To make sure we absolutely walk the walk and deliver on what we say.'

She said it has hand-picked staff members who are passionate about quality. It employs 13 people, who are each trained across departments, to ensure the charity runs like a family unit. 'We've got several different areas now but what I don't want is for people to be siloed. One of my biggest things is leading by example,' she said. 'I'll go in the kitchen, the greenhouse, on reception – wherever I'm needed, I'll be. It's really important to instil that sense of teamwork, which we definitely have. I asked our horticulture manager Stuart Smale how he was feeling in his appraisal yesterday and he simply said, "I love my role" – that's just everything. I always tell my daughter when she goes into work, make sure to find something you love, because it's where you'll spend most of your life.

'And Grow is honestly the most amazing place, we have a real laugh here – every single day. It's still hard work, but the rewards are just phenomenal and we have the freedom to be creative.'

The charity has recently implemented training programmes to fill the gaps that people may have when they first join its crew. Working with Guernsey Employment Trust, it has designed a competency framework to build individual pathways adapted to each of Grow's departments. It has a new orchard with raised beds and fruit trees and has welcomed 25 chickens to the team, who supply eggs for its cafe menu.

The charity also sells its eggs, produce, flowers and plants, as well as unique, quality wooden arts and crafts, which are designed by the crew in its impressive workshop. Its retail shop is expanding and moving to its potting shed, in order to properly showcase all the treasures and seasonal treats its team work hard to produce. The new shop is set to open in time for its Christmas Fair on 6 December.

'SEEING THOSE LITTLE CHANGES IN PEOPLE –
GOING FROM NOT BEING ABLE TO DO
SOMETHING, TO DOING IT PERFECTLY A COUPLE
OF WEEKS LATER – IS WHAT I MOST ENJOY.'







### TWO LOCAL FIRMS SPONSOR EQUIPMENT FOR TGI APPRENTICES

The Guernsey Institute apprentices that are completing the Level 3 Diploma in Plumbing Studies have benefitted from additional equipment that has been sponsored by Duquemin & Ozanne and Rubis Channel Islands.

The two organisations have provided a Grant Eco Heat Oil Fired Boiler than can run on Rubis EcoHeat100. This is a renewable heating oil which can act as a direct replacement to kerosene or gasoil and is a pragmatic alternative to fossil fuel-based domestic heating.

Director of Apprenticeships at The Guernsey Institute Chris Torode said: 'We are extremely grateful for the support from Duquemin Ozanne and Rubis whose generosity helps us maintain the currency of our equipment for training apprentices and industry professionals. Building strong relationships with local employers and suppliers is the key to the ongoing success of our apprenticeship programmes and this is a great example of the level of support we have from local industry.'

#### NICOLE FARHI CBE GIFTS THE VICTOR HUGO CENTRE A LIFE-SIZE VICTOR HUGO BUST



Internationally acclaimed sculptor and fashion designer Nicole Farhi CBE has gifted a life-size bust of Victor Hugo for display in Guernsey. Before the bust is displayed in the Victor Hugo Centre, people will be able to visit it in Candie Museum.

'Victor Hugo's legacy of literature, poetry and art, as well as his humanitarian values of human rights, social justice, equality and freedom, have an enduring significance – in France, Guernsey and world-wide. To mark 170 years since Hugo arrived in Guernsey on 31 October 1855, I am offering this life-size bronze bust to honour the island that sheltered and inspired him. Let it stand as a small bridge between France and Guernsey, between art and conscience, between the past of exile and the present of welcome,' she said.

Larry Malcic, chair of the Victor Hugo Centre, said: 'Victor Hugo is one of the world's most recognisable literary figures and his many creative years in Guernsey will inspire islanders and increase international tourism.

'Nicole's generous donation recalls Hugo's lasting bond with the island, where he completed and published Les Misérables, and celebrates the Victor Hugo Centre as a focus for Guernsey's cultural and creative community. The bust by a celebrated international artist signals to audiences in France, the UK and beyond that Guernsey was the island of inspiration for Victor Hugo, the authentic home that nurtured Hugo's creativity and imagination.'

#### SAFFERY ROTARY WALK 2025 BREAKS RECORDS



The annual Saffery Rotary Walk, which welcomes more than 1,200 walkers to its 39-mile coastal route, has raised more than £100,000 for 25 local charities.

Walk chairman Simon Milsted described the turnout and totals as 'phenomenal', crediting the record-

breaking registrations and rising sponsorship totals to the continued commitment of the Guernsey community.

'We're incredibly proud of what's been achieved this year. Every person who signed up, raised money, volunteered, or supported our walkers has played a part in something genuinely special,' he said.

Lisa Vizia, director at title sponsor Saffery Trust, said: 'Supporting the Saffery Rotary Walk is one of the most meaningful things we do. It's not just about fundraising it's about recognising the hundreds of people who come together each year to give back, in ways big and small.

'From the early morning marshals to the final few steps at the finish line, the Walk is a celebration of everything good about our island. We are incredibly proud to be part of it.'

The 2026 walk will take place on 6 June.

#### CHERRY GODFREY CUP RETURNS IN 2026

THE CHERRY GODFREY CUP

The Cherry Godfrey Cup is a biennial women's football tournament that brings together teams from Guernsey, Jersey, the Isle of Man, and the Isle of Wight.

The two days of competitive sport, team spirit, and celebration will take place on Friday 26 and Saturday 27 June at Victoria Park in Guernsey.

Gary Roberts, chief executive of the Guernsey FA, said: 'We are delighted that the Cherry Godfrey Cup 2026 will be held here at Victoria Park. This is a fantastic opportunity to showcase Guernsey's new "Home of Football" facility on an inter-island stage and to welcome players, supporters and officials from across the islands. We are proud to be part of a tournament that shines a light on women's football and strengthens the sporting ties between our communities.'

To keep up to date with news, announcements, and behind-the-scenes updates, follow the Cherry Godfrey Cup on social media.



#### BLUE DIAMOND GARDEN CENTRES MARKS £1M. CONTRIBUTION TO NATIONAL TRUST

Guernsey-headquartered Blue Diamond Garden Centres has announced that its collaboration with the National Trust has reached a landmark achievement, with more than £1m. having been given to support vital conservation work across the UK.

Projects that have been supported range from restoring historic gardens and conserving rare habitats to strengthening biodiversity and responding to the challenges of climate change.

Alan Roper, managing director of Blue Diamond Garden Centres, said: 'We are immensely proud to have reached the milestone of £1m. in support for the National Trust. This achievement reflects the passion and commitment of our customers and colleagues, who share our belief in protecting the nation's natural and cultural heritage. While our formal collaboration is now concluding, our admiration for the Trust's work remains steadfast.'



#### CHARITY RECIPIENT ORGANISES GENEROUS BUS DONATION TO BRIGHT BEGINNINGS

A remarkable gift donation of a new transport bus to Bright Beginnings has been possible thanks to Lucy Domaille, as appreciation for the level of care she and her family had received.

The charity provides support through pregnancy, birth and beyond, plus runs a Children's Centre, Nursery & Preschool and a literacy programme.

The bus will allow the charity the freedom to take children for enriching outings around the island, to nurture their development.

To bring this project to life, Lucy initially sought help from Andy Furniss at Le Petit Train, with whom she co-owned the van. They then called on the generosity of Paul Beausire from Sign Solutions, who donated the artwork and stickering, Oliver Goater at Network Insurance & Financial Planning who insured the vehicle for a year and André Whiteway from Whiteway Motors who donated the fuel. These acts of kindness are a perfect example of what can be achieved when a tight knit community, such as in Guernsey, comes together.

'We are thrilled to receive such a generous gift, which will truly brighten our children's lives,' said Bright Beginnings CEO, Lisa Blondel. 'The ease of having our own transport is immeasurable and will enable the children to experience learning, fun and joy beyond our setting on a regular basis. The staff are extremely excited to take the children out and add further enrichment to their time spent at Bright Beginnings.'



#### COMPLETE FACILITIES MANAGEMENT

Specialists in Commercial Cleaning, High Level Cleaning & Maintenance. We are committed to helping our customers every step of the way and providing tailored services to take care of all their needs.

#### **COMMERCIAL SERVICES**

#### Servicing the Island

At FF Commercial, we deliver tailored cleaning and maintenance solutions for businesses across all industries. From offices and retail spaces to industrial sites, our professional team ensures every environment is spotless, safe, and represents the highest standards of your brand.

- · Commercial Contractual Cleaning
- Commercial Window Cleaning
- Commercial Pressure Washing
- · Commercial Carpet Cleaning
- Antibacterial & COVID Fogging
- Post Build Cleans

- High Level Pressure & Gutter cleans
- Commercial Bin Sanitising





www.ffc.gg

FF Commercial, Les Caches Business Park, Les Cachés, St Martins, Guernsey GY4 6PH

01481 235323

## Sky Café

Enjoy refreshing drinks and snacks at great prices, plus make the most of Aurigny's excellent duty-free offers.

Products listed may be subject to change due to availability

#### **Light Bites**



Muffin - mixed flavours £3.00



Walker's All-Butter Shortbread 11g

£1.50

#### **Sweet Snacks**



Cadbury Nibbly Fingers 125g (Not included in Deals) £3.50



Nestlé KitKat 4-finger 41.5g £2.50



Cadbury Dairy Milk Chocolate Bar 45a

£2.50

#### **Savoury Snacks**



**Pringles Original** £2.50



**Pringles Sour Cream** & Onion 40g £2.50



Mini Cheddars



30g



Sea Salted Pretzels

Pretzels 30g

£2.50 £2.50

#### **Great Value Deals**

£2.50

**DEAL 1** 

**Any Hot Drink** & Muffin

£5.50

Any Beer, Cider or Wine & your choice of Savoury Snack

DEAL 2

£8.00

DEAL 3

Any Soft Drink & your choice of Savoury Snack

£4.00

DEAL 4

Any Hot Drink & vour choice of **Sweet Snack** 

£5.25

**DEAL 5** 

Sour Cream & Chive

Any Soft Drink & your choice of **Sweet Snack** 

£4.00

## Sky Beverages

#### **Hot Drinks**



£3.00



Clipper Earl **Grey Tea** 

£3.00



Chocolate £3.00



Bean14 Coffee £3.00



Coffee

£3.00

Ballygowan

Ballygowan water has a unique mineral content,

the result of 750 years of

natural filtration through

Bean14 Decaf



Cappuccino

Latte £3.00

£3.00

Nescafé

These drinks are

hot. Please handle with care in order

#### Soft Drinks & Water



Diet Coke 150mm

Sprite 150mm



Schweppes Indian Tonic Water 150mm





Coca Cola Classic 150mm







Water





#### **Daymer Bay Orange Juice**

Squeezing the best from nature, inspired by the natural beauty of North Cornwall's Daymer Bay. 250ml

£2.75

Blackcurrant Ribena 200ml

£2.50



## Sky Bar Service

#### Mini Spirits —







Bacardi Carta Blanca Rum 50ml Jack Daniel's Whiskey 50ml Gordon's Dry Gin 50ml Smirnoff Red Vodka 50ml Bombay Sapphire Dry Gin 50ml Bell's Scotch Whisky 50ml Blue Bottle Gin 50ml Blue Bottle Pink Gin 50ml

#### Wines



#### **Beers & Cider**—

Madrí Lager 440ml Thatchers Gold Cider 440ml

£5.50





£7.50



peach on the nose

and a fresh, softly

sparkling palate.





## **Sky Duty Free**

#### **Spirits**



Bombay Sapphire Dry Gin 1ltr



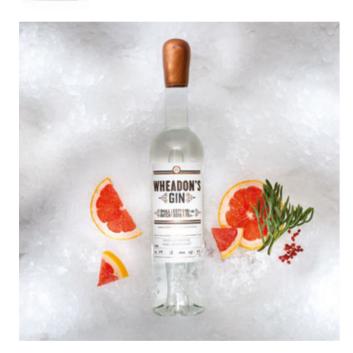
Gordon's London Dry Gin 1ltr Smirnoff Red

Smirnoff Red Vodka 1ltr £12.99

The Famous Grouse **£15.99** Whisky 1ltr

MIX & MATCH
Gordon's Gin and
Famous Grouse Whisky
2 for £26





#### 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.

£40

## Cigarettes & Tobacco

 Marlboro Gold
 200 / 400s
 £63 / £94

 Benson θ Hedges
 200 / 400s
 £50 / £80

 Lambert θ Butler Silver
 200 / 400s
 £50 / £66

 Mayfair King Size
 200s
 £50

Golden Virginia Tobacco
5 x 50q
£56

£50

#### **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.





## Let your savings take flight

Set your sights on new financial horizons. With a range of savings options, you'll find the perfect solution to meet your needs. Watch your journey soar with Skipton International's trusted savings accounts.



all us

+44 (0)1481 730730

or visit

skiptoninternational.com



Skipton International Limited (Skipton), registered in Guernsey: 30112, is a wholly owned subsidiary of Skipton Building Society. Skipton is licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 2020, as amended. Skipton is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website www.dcs.gg or on request. To help maintain service and quality, telephone calls may be recorded and monitored.