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INSPIRED HOMES

BY SAVILLS | VOLUME 16 | 2024



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INSPIRED HOMES



Stuart Leslie
Head of Residential Sales
Savills Guernsey

Welcome to the latest edition of Inspired Homes, a publication brought to you by Savills. In these pages you will find everything you need to know about Guernsey's property market – from the latest commentary and analysis, through to a selection of the finest homes currently for sale or rent on the island.

Encouragingly, underlying sentiment among buyers and sellers is strong and with a new government taking office in the UK and interest rates now seemingly moving in the right direction, there is a real sense that momentum is starting to build.

Greater political and economic stability invariably leads to more confidence in the housing market and we move into the rest of the year with cautious optimism (read our analysis on pages 2 and 3 for more).

Elsewhere in this issue you can see some fantastic photos from this year's Savills Inter-Island Yacht Race (pages 30 and 31) and we speak to Guernsey artist Susanna MacInnes (page 28) – who produced the wonderful artwork for our front cover – about her love for the island.

Savills remains the only Channel Islands property agency with a truly global reach, with more than 40,000 professionals collaborating across over 70 countries, delivering unrivalled coverage and expertise to the world of prime residential and commercial real estate.

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On the Cover: St Peter Port by Susanna MacInnes. Find out more on Page 28.

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Property market snap shot

Our experts discuss recent trends in the Guernsey property markets

Residential Sales



Nick Paluch
Residential
Director

Whether it's in our personal or professional lives, the importance of momentum cannot be underestimated. It may be the football team that comes from two nil down to eventually win 3-2 or the gradual gathering of public support for a worthy cause – once that snowball starts rolling there is often no stopping it.

The same is true for the property market. Last year's rise in the cost of living, increasing interest rates and political and economic uncertainty in other parts of the world created something of a perfect storm that slowed a lot of activity, with many buyers and sellers understandably cautious.

£587,673

Mix adjusted average purchase price for Local Market properties in the second quarter of 2024 – down 2% on the first quarter.

Stability is key

Fortunately, recent months have been more positive, with robust levels of activity and a number of new buyers registering their interest.

The conclusion of the UK general election should also lead to greater stability, especially in the Open Market. Indeed, if previous cycles are anything to go by, we should start to see greater numbers of people exploring opportunities for a move, which should hopefully return transaction levels to historical norms.

There could also be a knock on effect from the changes that will see UK 'non doms' paying more tax from April next year – potentially making jurisdictions with benign tax environments such as Guernsey more attractive for some buyers.

To a certain extent that has already been happening. Even before the election we were seeing more enquiries from people looking to relocate.

Cautious optimism

The Bank of England's recent cut to the base rate should also add fresh impetus and – assuming that saving is passed to homeowners – it should generate greater interest and activity across the Local Market.

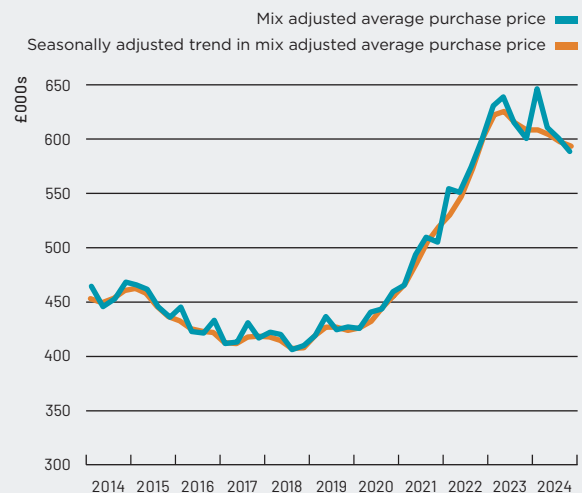
145

Number of sales in the Local Market in the second quarter of 2024 – up from 52 in the first quarter.

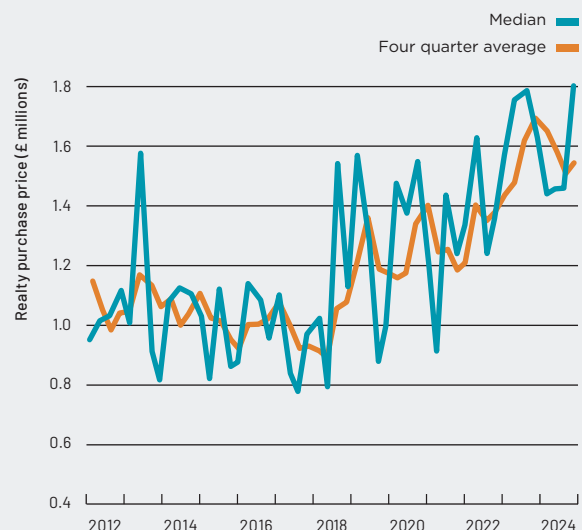
Of course, it will take time for increased activity to translate into completed sales, but underlying sentiment is strong. Despite some short term fluctuations, property prices over the long term are also relatively stable.

Buyers are still having to align their expectations with what they can afford, so sellers need to remain realistic on price, but market confidence is beginning to grow. Crucially, there's a real sense that market forces are beginning to gather that all important momentum.

Local Market mix adjusted average purchase price



Open Market median reality price



Residential lettings update



Kelsey Gerrard
Lettings
negotiator

Demand continues to be high for rental properties and the number of tenants looking outweighs the number of available properties. That's especially true for the Open Market, but it's a very similar picture in the Local Market.

Competition is strong and all properties that come to market are letting quickly. Consequently, as seen in the recent States of Guernsey quarterly property

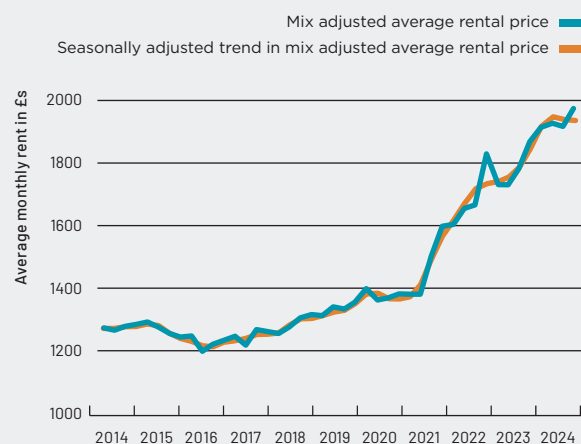
bulletin, rental prices have risen, with no particular signs of a drop off.

Two bedroom properties appear in highest demand and also centrally located properties. This has largely been driven by people relocating for work over the summer, primarily teachers and healthcare workers.

£1,971

Mix adjusted average rental price per calendar month for Local Market properties in the second quarter of 2024 – 3.1% higher than the first quarter

Local Market mix adjusted average rental price



Mortgage Markets



Pierre Blampied
Director, SPF Private Clients (CI)

Now the UK election has taken place this has removed the uncertainty surrounding the political environment onshore. We expected the base rate to remain unchanged, but pleasingly the Bank of England decided to make a 0.25% cut (albeit it in a tight vote).

We still favour utilising tracker and discount rates and Lloyds Bank remain the primary beneficiary of this, with their competitive pricing of 0.5% above base on their <75% LTV product. We also continue to see activity in the re-mortgage market (historically this has not been the case in Guernsey).

There has been a lot of commentary in the media of the significant under supply of properties and, following the suspension of GP11, hopefully this will lead to further properties being built.

Following the UK election and Labour's victory, we are fully aware of the increased level of interest in people moving offshore and the number of enquiries Guernsey has seen has noticeably increased along with other jurisdictions.

Your property questions answered

Savills has teamed up with architectural practice The Drawing Room and renewables firm The Little Green Energy Company for a special drop-in session where experts will be on hand to answer your property related questions.

The Future Home Event is being held between 9am and 1pm on Saturday, 14 September at our offices in Royal Terrace.

Refreshments will be provided and people are invited to call in throughout the morning. There will be an opportunity to learn more about renewable energy, speak to architectural specialists and enquire about home valuations, so do come and say hello.



In conversation with...Monique Search



Monique is Guernsey born and bred and is an integral part of our residential sales team, covering both marketing and sales. She talks to us here about her love of island life and shares some of her favourite places to visit.

Tell us a little bit about yourself. Have you always lived in Guernsey?

I am a local girl and have always lived on the island. I feel very attached to the place I am proud to call home. If I was ever to live elsewhere, I can't imagine not wanting to come back in the long term...and I have a feeling it would make me appreciate our island even more!

How long have you worked in the industry?

I've worked in property the past six years. I remember picking out estate agency for work experience at school. I loved my week there and found it fascinating. This, plus a summer placement for a couple of years while I completed my A-Levels, confirmed it was a career I wanted to embark on and resulted in a permanent position with another agency.



What do you enjoy most about your job?

I think it's the simple fact that at heart we're a people business. It always makes for an interesting and varied day's work. It's rewarding being able to build lasting relationships with clients throughout a sale or purchase – and hopefully they come back and see you again when the time is right for another move. Being split between marketing and sales, I enjoy being both client facing and involved in the promotional side of things too.

What do you love most about island life?

It may sound cliché but I don't think you can underestimate the well-being benefits that come from being surrounded by beautiful scenery. For me, few things can beat stepping out the front door and taking our flat coat retriever Poppy for a beach walk and hearing the waves on the shore. The friendly nature of islanders is also often commented on by newcomers. I personally love that you're always bumping into people you know...although be sure to allow more time to get your shopping done!



It may sound cliché but I don't think you can underestimate the well-being benefits that come from being surrounded by beautiful scenery.



And finally...what would be your 'must dos' for visitors?

A trip to Fermain beach café is a great way to enjoy a cliff walk, sea swim, paddle board or kayak and a delicious alfresco lunch all in one afternoon. If you book ahead, you can even stay in the re-purposed 18th Century Pre-Martello Loophole Tower, which has been converted into accommodation by the National Trust. Island hopping and paying a visit to either Herm, Sark or Alderney is also a must. A little closer to home, and when timed right with the tides, you can take a picnic and walk from Guernsey to Lihou Island to enjoy a swim in the Venus pool...just be sure to keep an eye on the time so that you don't miss the crossing!



Picturesque family home

Les Grais, St Pierre du Bois

This charming traditional farmstead boasts an abundance of character juxtaposed by stylish modern additions. The versatile configuration is ideal for families but equally would suit a multitude of buyers including those looking for multi-generational living. The authentic arched doorway leads to a welcoming hall from which the principal reception rooms can be reached. The kitchen has been delightfully extended to provide a light-filled and contemporary, open-plan living space. Externally, there are numerous outbuildings including an oak-framed triple garage, stone-built barns incorporating a gym, pool house and ample storage together with a glorious pool surrounded by terraced lawns and established planting.

Open Market | Guide Price £4.35 million | Freehold

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A real hidden gem

Batteleur, Vale

Situated in the tranquil lanes of the Vale just a short stroll from the beautiful L'Ancrese common with its golf course and sandy beaches, Batteleur is a real hidden gem. Behind the authentic traditional facade of a granite fronted, five-bay farmhouse is a substantial modern family home, with an abundance of accommodation and up to 6 bedroom suites arranged over three floors. Externally, the property boasts a superb mature garden with multiple entertaining spaces and a delightful swimming pool and patio area together with greenhouse, rotunda and ample parking.

Open Market | POA | Freehold

Megan Chipperfield

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Spectacular seaside location

Ocean View, Torteval

A large detached house with exceptional, uninterrupted views situated in the most prized of coastal locations. A complete new build only recently completed, Ocean View has been designed to enjoy the coastal scenery from almost every room in the house. This glorious beachside home has numerous sizeable reception rooms and an array of en suite bedrooms. At around 6,000 sq ft its one of the largest modern houses to come available. Externally, the pool and health complex can be enjoyed year-round in a private setting, with an outlook over the south-facing gardens to the rear of the house.

Local Market | Guide Price £3.2 million | Freehold

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Simply amazing setting

Les Juliennes, St Pierre du Bois

In one of the quietest and most beautiful parts of St Pierre du Bois, Les Juliennes sits centrally on its plot, surrounded by gardens and beautiful high granite walls. The nature of the plot experiences the sun from morning until night and creates a haven that you simply won't want to leave. The house is a modern build, with large open-plan spaces and plenty of access to the garden.

Local Market | Guide Price £2.8 million | Freehold



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Beautifully renovated home

Morley House, St Peter Port

Renovated to an exceptional standard and offering 4 bedroom suites. With a stunning kitchen and garden room providing the perfect entertaining space, the neutral colour palette allows the purchase to adapt the interior to their personal tastes. The property also benefits from an integral garage and a basement, accessed from the rear of the property, the garage benefits from additional storage and could be used as a music room or workshop. At the front of the property you have plenty of parking space with a attractive lawn and to the rear of the property is a spacious garden, offering privacy and a sunny aspect.

Open Market | Guide Price £2.95 million | Freehold

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GUERNSEY – A LIFESTYLE OF CHOICE

The new UK Labour Government has confirmed that they will raise tax in their forthcoming Budget. They have not yet confirmed exactly which taxes these will be, but is likely to include Capital Gains Tax (CGT) and Inheritance Tax (IHT)

Guernsey has no CGT or IHT.

If you have recently arrived in Guernsey, welcome! However, be aware that when arriving from the UK, under present UK tax rules, once you are no longer UK tax resident then you are likely to have reduced exposure to UK CGT (with the exception, generally, of UK land and property or shares in “UK property rich” companies).

We expect that for UK IHT, domicile will cease to be the prime determining factor from April 2025, to be replaced by UK tax residence. Tax residence is determined, for UK purposes, by method of legislation, known as the Statutory Residence Test. If, as expected, the rhetoric becomes law, then once you have been non-UK tax resident for 10 years, only UK situs assets are likely subject to UK IHT. Presently, for IHT purposes, under the domicile system the period can be significantly shorter.

The proposed 10 year tail for UK IHT exposure for an individual when leaving the UK upon their worldwide assets is a long time. Perhaps, the sooner an individual relocates and quite possibly the younger a relocater is, may be key considerations for those wishing to emigrate from the UK to reside in Guernsey. There has not, to date, been any comment as to how, someone leaving the UK under the present IHT domicile regime will transition into the proposed 10-year regime, but it may be that if you leave pre 6 April 2025, you are possibly advantaged.

Guernsey offers a relaxed and safe lifestyle combined with a clear tax system with statutory maximum annual income tax caps for individuals and a standard rate of 0% income tax for Guernsey resident companies, making the Island a fiscally rather attractive place to live.

The tax caps mentioned above are:

- Open Market Cap of £60,000. Available for the first four years of Guernsey residence. Requires the purchase of an open market property within 12 months of taking up permanent residence. The purchase must generate minimum document duty (or anti-avoidance duty) of £50,000 (property cost of £1.4m).

- Foreign income tax cap of £160,000. This is for non-Guernsey source income only. Guernsey source income remains subject to 20% tax. Guernsey bank interest is not considered Guernsey source.
- Annual tax cap of £320,000. A global cap utilised by individuals with substantial Guernsey source income.
- The “Standard Charge”. This is currently £40,000 per annum and is available, by election, in place of worldwide income disclosure, for those who are broadly, part time tax resident on the island.

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

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

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



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Elevated coastal location

Villa D'Albecq, Castel

This granite Villa has considerable kerb appeal and offers flexible accommodation that can be utilised in a variety of ways to suit a large family. With it's stunning Albecq location and within it's own walled enclave, the property is surrounded by pretty gardens and offers both privacy and a lovely outlook. Currently the floorplan sees the principal suite and lounge upstairs taking advantage of the wonderful views while the ground floor boasts ample further reception and bedroom space.

Open Market | Guide Price £2.45 million | Freehold

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Striking sunset view

La Rocque, Torteval

Situated in one of the most sought after positions above Rocquaine Bay with far reaching panoramic views, this beautifully presented and recently extended property really epitomises West coast living. With striking views from every level, the flexible configuration of the accommodation allows for a variety of uses, with the potential of a wing for multi-generational living if desired. The gardens encircle the property and boast a stunning infinity swimming pool, outbuildings and ample room for enjoying the outdoors. Truly a once in a lifetime opportunity which mustn't be missed.

Local Market | Guide Price £2.295 million | Freehold

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Fabulous newly renovated home

La Trouvaille, St Peter Port

Situated on a generous corner plot, this beautifully renovated home offers stylish and contemporary accommodation perfectly suited to family living. Conveniently located on a quiet clos on the St Peter Port/ St Martin's border, it is close to local amenities, country and cliff walks and yet within walking distance to St Peter Port. In addition to the fabulous kitchen / family room, the property offers a separate lounge, study or fourth bedroom, utility and a playroom. Externally, the driveway is close, allowing parking for four cars and access to the garden along each side of the house.

Open Market | Guide Price £1.895 million | Freehold

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A must see property

Westhaven, St Pierre du Bois

Set in one of the most idyllic West coast locations this property really does live up to it's name of 'Westhaven'. Enjoying panoramic views from almost all rooms, this generous open market home is arranged over two levels with a convenient yet flexible configuration. The kitchen at the rear of the hall is adjacent to the dining room and enjoys views to the rear garden and land beyond. Externally, the property has over 2 acres of land together with a swimming pool and various outbuildings.

Open Market | Guide Price £2.4 million | Freehold



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Charming coastal cottage

Les Effards, Castel

This picture perfect cottage is well situated just inland from Vazon Bay. With immediate kerb appeal, the stylish and contemporary interior offers super family accommodation with excellent reception spaces, 3 double bedrooms and 2 bathrooms (1 en suite). Large windows flood the rooms with natural light, which combined with high ceilings give a wonderful sense of space. A vine house offers additional reception space ideal for summer dining. Externally, the gardens are extensive and interesting, with orchard trees and a granite water tower feature plus parking for multiple cars. This home really does offer it all.

Local Market | Guide Price £1.25 million | Freehold

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Stunning new build

Les Buttieres, Castel

1 reception, 4 bedrooms,
3 bathrooms

Local Market |

Guide Price £1.25 million | Freehold



Fantastic opportunity

**No 1 Les Fontenelles Mews,
St Peter Port**

2 reception, 4 bedrooms,
4 bathrooms

Open Market |

Guide Price £1.25 million | Freehold

Megan Chipperfield

01481 713463

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2 Reception rooms, 3 bedrooms,
1 bathroom

Local Market |

Guide Price £925,000 | Freehold



Generous modern home

Pendue, St Sampson

2 Reception rooms, 4 bedrooms,
2 bathrooms

Local Market |

Guide Price £895,000 | Freehold

Monique Search

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Open Market
SOLD

Le Groignet
Guide Price £4.25 million



Local Market
SOLD

Le Lorier
Guide Price £1.65 million



Open Market
SOLD

Ingleside
Guide Price £1.595 million



Local Market
SOLD

Ivymount
Guide Price £1.2 million



Local Market
SOLD

Les Rouge Gorge
Guide Price £950,000



Local Market
SOLD

Hillside
Guide Price £930,000



Local Market
SOLD

Jonquil
Guide Price £925,000



Local Market
SOLD

Langtoft
Guide Price £875,000



Local Market
SOLD

Macduff
Guide Price £775,000



Local Market
SOLD

Dasana
Guide Price £745,000



Local Market
SOLD

Fleur Cottage
Guide Price £695,000



Local Market
SOLD

Charruee Lodge
Guide Price £649,000

Picture perfect



Artist Susanna MacInnes moved to Guernsey last year with her husband and son. Inspired Homes talks to her about why living on the island is a dream come true and how it provides a continual source of inspiration for her work.

What's your connection to Guernsey? Have you always visited?

I'm a sailor, so as a child we would frequently visit en route to France on our annual summer holidays. I absolutely love the island. My husband and I moved here last year with our son so that he could attend Le Murier School, which is an amazing place for children with a wide range of needs. Our eldest two children are at university at Edinburgh and our youngest is at boarding school in Wiltshire.

What is it about the island that makes it such a great place to live?

We live near Delancey Park with a lovely view towards St Peter Port. Living by the sea after 23 years of being in London is a dream come true. Nothing beats looking out at the shoreline and watching the changing tides.

How has the island inspired your artwork?

There are so many wonderful subjects to paint. I'm particularly fond of Guernsey granite, be it along the coastline or within the structure of buildings. I enjoy taking in views from overhead, especially the puzzle of rooftops and the way the light plays on the three point perspective. I recently had the opportunity to paint a large canvas of the Town Church of St Peter Port from above and I hope to do many more rooftop views. They are so exciting to paint, especially at different times of the day in changing weather and light.

Has art always been close to your heart?

I was introduced to drawing and painting by my mother, who handed my three sisters and I sketch books and watercolour paints so that we could run ashore in the ports we were visiting while sailing and entertain ourselves. My mother was a great encouragement and even allowed us to paint on our bedroom walls.

Did you have any formal training?

I've been painting for over 25 years. I have a fine arts degree from Manchester and I also studied at L'École des Beaux Arts in Rennes, which is where my passion of painting plein air in oils developed. My first love is painting outside in front of the subject. I like to finish my paintings on the spot – or over a couple of sittings – so my response to a subject stays fresh.

How would you describe your style?

On social media I call myself @pindroppainter, a modern take on the words 'plein air' which best describes my practice of dropping a pin and painting on location. I like to travel with my oils and paint in situ. Whether it's buildings, boats, landscapes, or interiors, I'm particularly drawn to the effect of natural light and how it plays on the subject. That's what I enjoy translating onto canvas the most.



And finally...where might we see some of your work?

The best place is either my website or Instagram. But I tend to have a solo exhibition every 18 months to two years, as well as exhibiting regularly as a member of the Chelsea Arts Society. I've exhibited a lot in London - including with the New English Art Club and at Mall Galleries - as well as Suffolk (which is where I learnt to sail). I've also been a contestant on Landscape Artist of the year three times, winning my heat and getting through to the semifinals in 2023. My next exhibition will be with the Chelsea Arts Society from Saturday, 2 November until Sunday, 10 November at 30 Kings Road. I'm also planning to develop a new body of work to exhibit in Guernsey in 2025.

To learn more about Susanna's work visit pindroppainting.com or look for @pindroppainter on Instagram.



Why is Guernsey the ideal relocation destination?

Guernsey has always been an attractive destination for high-net-worth individuals and their families. But over the past three years, there has been an increase in the level of interest and number of relocations.

Perhaps this isn't a surprise when the benefits of relocating to Guernsey include:

- a favourable tax environment
- a thriving financial services and wealth planning sector
- high quality of life
- low crime rates
- and a highly regarded private and States-maintained education system

However, there are various factors to consider before committing to a move.

Who is eligible to relocate to Guernsey?

First, it is necessary to understand the immigration requirements. Following Brexit, anyone who holds a British or Irish passport or who has the right to remain in the UK is eligible.

To become a Guernsey resident, you need to rent or buy an Open Market property that is inscribed on Part A of the Open Market Register.

What is the Open Market?

Guernsey has a two-tier housing system, dividing properties into "Open Market" and "Local Market". Open Market properties are, as the name suggests, open to anyone. However, Local Market properties are reserved for established Guernsey residents and essential workers.

The Open Market offers a wide selection of properties, with approximately 1,600 inscribed on the register. But the prices are higher than those on the Local Market.

Community life

Having selected a suitable Open Market property to rent or buy, it's time to integrate into island life. With a warm and welcoming community, it does not seem to take new residents long to transition.

Guernsey has its own unique culture, with lots of opportunities to join social and recreational activities. Sea swimming and cycling continue to be popular, alongside paddle boarding, sailing, powerboating, padel tennis, and bowls.

And only a short boat trip away are the idyllic neighbouring islands, Herm and Sark. You won't find any cars whatsoever on these small islands!

How can Ogier help?

Ogier's multi-disciplinary relocations experts will guide you through the process of moving offshore. Providing careful and knowledgeable advice to ensure a seamless service, you will be able to sit back and enjoy all the benefits Guernsey has to offer.

Are you interested in relocating? Scan the QR code to find out more about our services and discuss your relocation plans with a member of our team.



Competitors make waves for inter-island yacht race



SAVILLS INTER-ISLAND YACHT RACE

Local bragging rights were once again up for grabs during the Savills Inter-Island Yacht Race between Guernsey and Jersey.

The event is one of the premier sailing competitions in the Channel Islands and was sponsored by Savills offices in Guernsey and Jersey for the third year running.

Organised by Guernsey Yacht Club and St Helier Yacht Club, the event has been a popular fixture on the sailing calendar since 1964.

Held in near ideal conditions earlier this summer, some 40 boats started the race in Guernsey just outside Castel Cornet – with most almost immediately hoisting their colourful spinnakers.

Two boats, Peter Morton's TP52 Notorious, usually raced from Cowes in the Isle of Wight, and Alan Brown's Melges 24 The Dogs, pulled away from the rest of the fleet.

The conditions were such that a number of boats struggled to hold their spinnakers all the way to Jersey's La Corbiere as the wind strengthened to more than forecast and the sea state became decidedly choppy.

After rounding La Corbiere, the sea moderated and the change of direction to the finishing line – on the outside of St Aubin's Bay – meant the boats could bear away to sail at a more comfortable angle before gybing to finish.

Line honours went to Notorious, which completed the course in just over two hours, with Jersey's The Dogs following some 30 minutes later. Several boats



finished in under three hours, with the slowest taking just under five hours.

The winner on corrected time was The Dogs, with Guernsey's Martin Boyde in his J92 coming second, some 12 minutes behind on corrected time, followed by last year's winner, Jersey's Rhys Perkins in Abracadabra, only 50 seconds behind in third place.

Whilst a Jersey boat won the overall prize, Guernsey fielded seven of the top 10 boats and won the coveted Sir James Knott trophy - awarded to Jostler, Boondoggle and Killing Time as the three fastest boats from either island.

Following the race competitors enjoyed a supper and prizegiving at St Helier Yacht Club.

Nick Paluch, director in residential sales at Savills Guernsey, said: "It's an iconic race for the Channel Islands and one of those events that puts us on a national scale. We're delighted to have been able to show our support.

"The race was amazing and there was a good level of participation. The weather was awesome and it was a fantastic day."

Martin Priest, Commodore at Guernsey Yacht Club, thanked everyone at Savills for their support. "We really value Savills involvement and enthusiasm," he said. "They are very good on the planning side and very generous with their prizes. We very much appreciate their support."



Results

First overall and first ancient mariner:

The Dogs

Second overall, first J boat and first IRC:

Jostler

Third overall and second IRC: **Abracadabra**

Fourth overall, first shorthanded, first bilge keel and first non IRC: **Boondoggle**

Fifth overall, first Sunfast, third IRC:

Killing Time

First non-Channel Island boat: **Notorious**

First lady helm: **Seventh Sun**

First long keel, second non IRC: **Dark Horse**

First quarter tonner: **Tom Bombadil**

First multi hull: **La Vitesse**

First young helm, third non IRC: **Bandit**

First white sail: **Penguin**

First family crewed: **Aquafly**

Sir James Knott trophy: **Jostler, Boondoggle and Killing Time (Guernsey)**

Team trophy (competitors can enter teams of three boats):

The Dogs, Notorious and Super Q.

COMMERCIAL TEAM

Whether you're a homeowner or tenant looking to move, a landlord looking to invest, or a developer with a keen eye for new opportunities, we're here to help. We're proud to be the biggest multi-disciplinary estate agent in the Channel Islands.



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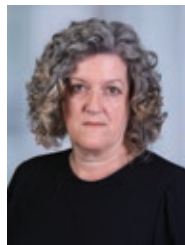
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