COUNTRY LIFE

SUMMER 2018 JERSEY PROPERTY

Jersey: a new chapter



Beaches to write home about

Oysters, lavender, ice cream and sea salt

PLUS why islanders are getting younger



Jersey. For business. For life.

In Jersey you and your family can grow and prosper.

financial services businesses

+ Pro-Business

- Independent government with a strong and stable economy
- Robust yet pragmatic approach to regulation
- Proactive support for inward investment with aftercare
- Jersey ranks as one of the top offshore finance centres in the world
- Skilled, professional workforce

+ Low Taxation

10% corporate tax for

No capital gains tax

No inheritance tax

for individuals

Low personal tax rates

financial services firms

No corporate tax for non-

+ Quality of Life

- An enviable work-life balance
- Strong sense of community with an international outlook
- Beautiful island setting with stunning beaches, coast and countryside
- Extensive leisure and sporting facilities with an outdoor focus
- Excellent, modern services in education and healthcare
- English speaking, British culture

The world's our oyster

As the most populous of the UK's self-governing Crown Dependencies, the effect of Brexit on the Bailiwick of Jersey is of major import. Thomas Le Feuvre of the Government of Jersey outlines the benefits

HEN the UK joined the EU in 1973, Jerseylike the Isle of Man and Guernsey-opted to stay out of formal membership. One might think, therefore, that this southernmost outpost of the British Isles has been unaffected by Brexitnot so. Jersev residents did not have an automatic right to vote in the Referendum. But the island has been, and will continue to be, affected by Brexit and its implications. The Government of Jersey began contingency planning before the Referendum result and, since then, it has put in place structures and staffing to protect Jersey's interests.

There remain plenty of uncertainties over the eventual outcome of the UK's negotiations with Brussels, but it is already clear that Brexit means a major shift in Britain's international trade interests. As with any process of change, this involves both risks and opportunities. On the former, there is uncertainty about the future of the UK economy and the prospect of significant tariffs on UK/EU trade. This is of direct relevance for Jersey; the island's formal relationship with the EU is limited to trade in goods and it is a third country for trade in services. Continuing the success of our existing relationships with the UK and the EU $\tilde{\neg}$ is, therefore, key. We intend to achieve

Jersey's government is small, but this allows it to be agile and flexible. Work has already started to increase government engagement with priority global markets: Jersey's ministers made official visits to South Africa. Kenya, Rwanda, India, Saudi Arabia, Bahrain and the USA in 2017 alone. The aim is to increase Jersey's visibility, access to decision-makers and business flows in priority markets, building Jersey's reputation as a more influential partner internationally and leading to positive contributions to the island's jobs and growth objectives.

Locate Jersey provides free advice and support to you and your business in becoming resident in Jersey. Please contact Kevin Lemasney, Director, High Value Residency on +44 (0)7797 783457 or email k.lemasney@gov.je

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this through the positive working relationship we have established with the UK Government, and the measures taken by our own parliament to ensure the legal changes we need to make are in place for Brexit day.

There are also major opportunities arising from Brexit, especially through new possibilities for increased trade and investment outside the EU. Brexit necessitates a once-in-a-generation critical analysis of the island's international priorities, a chance to pivot towards increased business with highgrowth markets in Asia, the Middle East, sub-Saharan Africa and the Americas. As the UK prepares to leave the EU, the Government of Jersey is already taking every opportunity to position the island as a more influential partner internationally.

Confident in its resources and international in its outlook, the Jersey government is well prepared for the post-Brexit world

In so doing, we believe that Jersey will form stronger political and commercial relationships with countries that are increasingly important as the engines of growth. The EU itself estimates that about 90% of global economic growth in the next 10 to 15 years will be generated outside Europe.

Yet it's not all about the bottom line. Jersey's global-markets strategy seeks to strengthen links with partner countries across the full range of commercial, political, cultural and educational cooperation. So whether it's sending Jersey cows to improve Rwanda's dairy herd through Jersey Overseas Aid, helping to protect India's endangered pygmy hogs via the work of Jersey's famous Durrell Wildlife Conservation Trust, or welcoming Chinese students on schooltwinning programmes to promote the learning of English and Mandarin, Jersey punches above its weight in soft diplomacy. We hope that supporting Jersey's global ambitions will place the island in the strongest possible place following Brexit, maintaining our position as a highly attractive jurisdiction in which to live, work and invest.

Thomas F. Le Feuvre is the director of Global Markets and International Agreements, Ministry of External Relations, Government of Jersey



"Our QRC experience was of a personal service from start to finish. Our requirements were varied and extensive ranging from researching nurseries and schools through to looking into accommodation for my retired parents. The service was extensive, patient, convenient and most important of all - highly informed.

QRC have an excellent understanding of the local property market and communities, schools and nurseries and also clearly have a close relationship with Locate Jersey. We can thoroughly recommend the service we received, and the QRC Team made the process of moving to the Island a pleasure. A varied, diligent and friendly service delivered by professionals." AR

"QRC brought together all the different aspects of moving to Jersey, saving time and sharing excellent local knowledge and connections. I would highly recommend Jo and the team." Mark

With clients from all over the world our focus is on making your relocation as simple and stress free as possible.

- Arranging preliminary visits and orientation tours
- Independent home search for purchase or rental
- Pre-viewing properties on your behalf
- Advice and guidance about schooling and childcare options
- Negotiation of property sales and lease contracts
- Settling in and help line services
- Support for Spouse/Partners

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Why people love Jersey

T ERSEY'S success is due to the unique work/life balance it offers. On the one U hand, the island is a hub of innovation, thanks to its flourishing financial services and digital sectors. On the other, it boasts beautiful scenery, tranquil country lanes and warm, sandy beaches. This blend is proving really attractive to a new breed of younger, entrepreneurial people looking for a jurisdiction that meets their expectations from both a lifestyle and a business perspective.

Last year saw a healthy level of interest in relocation to the island. Locate Jersey received almost a third more enquiries about relocating compared with 2016. There were 34 applications approved—double the number of 2016. What's more, the shift in age demographic is clear, with a swing towards a younger applicant; about 20% were 25–40 years old, 60% between 41 and 59 and 20% over 60. Three years ago, only 5% fell into the younger category. This is all incredibly encouraging for the island and its future.

What's behind the change?

Jersey has adopted a more sophisticated approach to inward investment, with a greater focus on ensuring that all highvalue residents moving to Jersey contribute actively to the island's economy.

At the same time, the shifting political landscape, uncertainty over the impact of Brexit and changes to the 'non-dom' rules in the UK are likely reasons for moving (77% of relocation applicants are UK passport holders). These are individuals who are running businesses and need a secure platform, as well as a place to live. They're the next generation, younger, with families, and looking for a home that can offer the rare blend of a first-class lifestyle with good education and health facilities.

Is the swing linked to instability elsewhere?

There's no doubt that Jersey is an attractive option in terms of stability, because it's outside the EU, but has strong links with member states and the UK. Equally, driven by geopolitical uncertainties elsewhere and often a changing environment in larger cities, an eclectic mix of families from other centres around the world are showing an interest. We're receiving enquiries from places such as Australia, Singapore and Germany.

How does this shift benefit the island?

Primarily, we now have an increasingly diverse economy, prompting growth in a number of different areas. Those relocating, as well as pursuing their own business interests and employing local people, are using the services of existing local businesses and sharing their expertise and experience.

For instance, there's a growing interest in Jersey from a broad range of specialist digital and fintech experts, who are helping to shape the island's reputation as a test-bed centre for cutting-edge innovation.

How can Jersey maintain its appeal for the new generation?

At its core, Jersey is a great place to live and, time and time again, the feedback we get from those moving here is that it's the lifestyle that really clinched it-particularly when they're bringing their families. That proposition will endure.

A family-oriented lifestyle, with a rich heritage, outstanding natural beauty and leisure opportunities, provides a perfect counterpoint to Jersey's thriving business environment. With an excellent stock of high-quality homes and good transport connections to the UK, the island provides a life that can't be found elsewhere.

Kevin Lemasney is Director of High Value Residency at Locate Jersey (01534 440604; www.locatejersey.com)

Island of plenty

From mouth-watering oysters to lavender sugar, Jersey's food scene has so much more to offer than potatoes and ice cream. Holly Kirkwood takes a bite

HOSE who know anything of Jersey (and many who don't) will be familiar with the Jersey Royal potato and perhaps even the rich, creamy milk Jersey cows produce: both delicacies command an international reputation. What fewer people realise, however, is that the entire island is a veritable paradise for food-lovers.

'People are increasingly keen on traceability and seasonality, and also want to avoid racking up food miles and heaps of plastic packaging,' says Stanley Payn, Jersey resident and owner of popular farm shop Holme Grown (www.holmegrownonline.com). 'Growing your own and then shopping locally for everything else is a very sustainable way to live, but it also happens to be what we've been doing here for generations.'

Indeed, agriculture and horticulture have been perfected in Jersey over hundreds of years—2018 marks the 140th anniversary of the discovery of the Jersey Royal—but what is it that makes the quality of the produce from the island so spectacular?

As it turns out, it's a combination of geography and geology. 'The island is south-facing and shaped like a wedge of cheese. It also slopes gently, which means it gets the sun earlier and for longer, and the sandy, stone-free soil warms up quickly,' explains Mr Payn. 'We're sheltered from the worst of the weather by Guernsey and the French coast, so frosts are rare and growing seasons are longer. The Gulf Stream also helps.'

All this gives even the most amateur gardener a fighting chance of success. Green-fingered residents develop world-class kitchen gardens and professional growers are blessed with bumper crops.

A drive around the island reveals the breadth of what Jersey has to offer those embarking on a foodie pilgrimage, from the La Mare wine estate in St Mary, which makes terrific sparkling wine, to Jersey Lavender in St Brelade (serious bakers swear by its lavender sugar). Offshore, strong tidal streams produce superlative oysters, which can be enjoyed at many local hostelries or bought at the fish market and taken home to be cracked open with a glass of something cold.

Options for eating out include sparklingly fresh seafood served on the beach, a selection of smart waterside cafes and a clutch of top Michelin-starred destination restaurants. This is the beauty of foodie Jersey: whether it's starched linen and sommeliers you're after or an impromptu back-garden barbecue, the island will provide.

Eat your heart out: top five restaurants in Jersey

Bohemia in the Club Hotel, St Helier Michelin-starred restaurant perfect for a treat

La Capannina, St Helier A Jersey legend, with an extensive, beautifully cooked Italian menu

Cheffins at the Beaumont Inn, St Peter The best place on the island for a Sunday roast

Cafè Poste, Grouville Modern British food with a little twist

Ocean at The Atlantic Hotel, St Brelade The seasonal à la carte and a market menu that changes daily show off the island's produce at its best



It's a show a final strawberry ice cream to rocky

descents and churches dotted with shells, Sophie Barling explores Jersey's finest beaches

ERSEY may be the biggest of the Channel Islands, but it's only nine by five miles, which means you're never more than a 10-minute drive from the sea. French road signs are a reminder that it was once part of the Duchy of Normandy—the most southerly of the British Isles, it lies much closer to our Gallic neighbours than to the

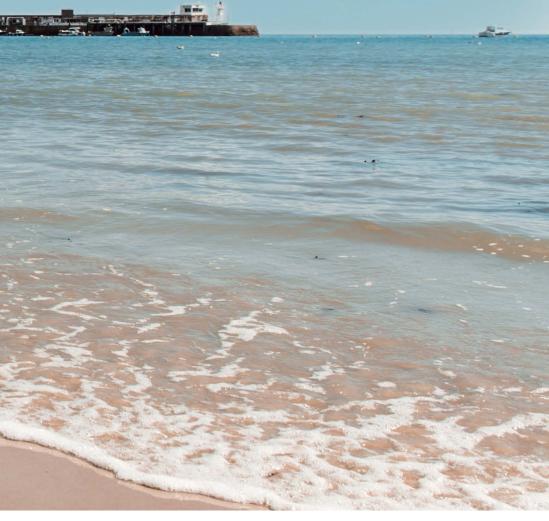
English coast. Sheltered by France's Cotentin Peninsula and warmed by the Gulf Stream, the island enjoys a temperate climate, helping to make it something of a summertime idyll.

The rugged north coast provides plenty of opportunities for rockpooling, puffin-spotting and spectacular cliff-top walks, and the south-west has a particularly good clutch of golden bays that specialise in magnificent sunsets. Dotted all round the island, picturesque ports offer good places to throw yourself into the water first thing in the morning, followed by breakfast at a harbour cafe. With surfing, scuba diving, kayaking and jet-skiing all on offer, there's no shortage of waterbased activities. Pick up a cone of ice cream made with milk from Jersey cows (a scoop of Minioti's awardwinning strawberry would be a good bet) and the conditions are set for bucket-and-spade bliss.

St Brelade's Bay

Nestling in a sheltered spot in the south-west, St Brelade's is probably

the island's most popular beach and for good reason. It's perfect for swimming, as well as sailing, surfing and windsurfing, with no shortage of golden sand for castle competitions. There are good places to eat —the Crab Shack is a local favourite for freshly caught fare, or there's the Oyster Box for something smarter. The ancient church that gives the



Mont Orgueil Castle stands guard over the wide sweep of Grouville Bay bay its name sits at the western end and is definitely worth a visit—spot the limpet shells in the stonework and medieval frescos in the little Fishermen's Chapel.

Beauport

Jersey's most beautiful beach, certainly for locals and those in the \succ



• The wide sweep of sand pleased Queen Victoria so much that it was renamed The Royal Bay of Grouville

know, is Beauport (the clue's in the name). Those seeking somewhere a bit more peaceful than nearby St Brelade's will make the steep descent by foot to this south-facing, hidden bay, where crystal-clear waters are explored only by the odd snorkeler. There's good swimming at both low and high tide, rocks for jumping off and dolphin spotting if you're lucky.

St Ouens

Stretching all the way down the west coast of the island, St Ouens is a wonderful beach for surfing and sunbathing. Buy supplies at ි Faulkner Fisheries—which is housed

in a former Second World War bunker-to make up a picnic or an evening barbecue, which you can eat watching a brilliant sunset as the waves crash against the sea wall.

St Ouens backs on to Les Mielle de Morville Nature Reserve, with its many scenic walks, and the awardwinning Ocean Restaurant at the Atlantic Hotel is nearby. Teenagers can enjoy some après-surf at The Watersplash bar and nightclub.

Plemont

A secluded, sandy cove on Jersey's north-west shore, Plemont beach is reached by a long descent with lots

Beau by name, beau by nature: dolphins and snorkellers alike flock to the sands of Beauport Bay

of steps, which makes it more suitable for adults and older children than babies and toddlers. At the bottom, rock pools and a network of caves await exploration and the waves are often strong enough for surfing or boogie boarding. The cafe at the top, which also sells buckets and spades, has fantastic views.

Grouville

This wide sweep of sand on the south-east coast pleased Queen Victoria so much that it was renamed The Royal Bay of Grouville. Shallow waters make for safe, warm swimming and there's plenty in the way of watersports, shops and places to eat. The Moorings restaurant in the picturesque harbour was a favourite haunt of Gerald Durrell, author of My Family and Other Animals, and is overlooked by the medieval Mont Orgueil Castle.

Jersey welcomes wealth

Although tax advantages are often cited as the reason for moving to the island, this shouldn't be the deciding factor. Family and business considerations need to come first-luckily, Jersey is perfect for both, says Smith & Williamson

ERSEY is an ideal place to raise a family in a beautiful country setting, with the sea never more than C 10 minutes away. There are excellent transport links to the UK and Europe.

Our approach to breaking UK tax residency

We will listen. By taking the time to understand your objectives and considering the long-term challenges you may face, we will deliver pragmatic advice that's tailored to your individual circumstances. We will help you understand whether what you want to do is possible and what challenges you may face.

6 Tax advice doesn't follow a formula and shouldn't involve a flowchart 9

We could simply explain the rules and allow you to work out your approach. In these situations, tax advice doesn't follow a formula and certainly shouldn't involve a flowchart—we deal with the practicalities as well as the theory.

With more than 60 years' experience in our Jersey team, we are expertly placed to assist with all aspects of your move. Some of the questions we are commonly asked are:

- Is it 90, 45, 120 or 183 days that I can spend in the UK?
- How much time do I need to spend in Jersey? • What is a tax day?
- What happens if I fall ill in the UK?



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in this area. The Jersev move The general rate of tax in Jersey is 20%. Individuals holding high-value residency are taxed as follows: the first £725,000 of income is taxed at 20% and the balance at 1%. There are no capital, wealth or inheritance taxes. There are tax advantages to living in Jersey. However, the housing laws can be restrictive.



Jersey: where community harmony, cosmopolitan style and professional businesses combine

• Do I have to sell my house?

• Can I own my parents' house?

• Can I be a member of a UK club?

• Does my partner need to break residence? • How often does HMRC raise enquiries? • Will I need to continue completing UK tax returns?

• Can my children go to boarding school in the UK?

• Can I keep my nanny or housekeeper? • What happens if I get stuck at the airport? However, the most important question is this—can you see yourself living in Jersey? There's a great deal of information online about the UK Statutory Residence Test, but

our team can share practical experience

Individuals with sufficient wealth can apply for high-value residency or, if they are economically active, they could set up a business and apply for essentially employed status.

In both scenarios, applicants need to submit applications to the island authorities. Our Jersey-based team has significant experience in helping people and businesses move to the island and we are able to advise on both Jersey and UK tax matters.

Smith & Williamson offers an unusually broad perspective on financial matters, providing tax and advisory services to private clients and their business interests. We are the eighth largest accountancy firm in the UK* and one of the largest tax practices in Jersey. *Accountancy Age 2017

For more information, please contact Garry Bell in our Jersey office (+44 (0)1534 716830; garry.bell@smithand williamson.com)



Racing on Jersey

F you enjoy your racing with a view, Jersey is the place to go. From the Les Landes racetrack on the north-western tip of the island near the town of St Ouen, racegoers gaze across the ruins of 14thcentury Grosnez Castle to the islands of Sark, Herm and Guernsey. Soldiers billeted on Jersey started racing their horses on the beach in 1789 and the army held a four-day meeting in 1812.

6 Evening races are an especial draw, when picnickers can watch the sunset 9

Racing grew in popularity with drag-hunting, which still flourishes, and, in 1832, the Jersey Race Club was formed for a two-day meeting on the sands at St Aubin. Despite changes in site—from Greve d'Azette to Gorey Common and Les Quennevais to the present venue, built in 1961—only the two World Wars interrupted the sport. In the 1920s, it was so popular that 23 trains ran from St Helier to the course at St Brelade and, today, more than 3,000 people fill the cliff-top site.

It's not only Thoroughbreds that have stretched their legs in the sea air, either; in the 1950s, the Farmers Race for draught horses saw bowler hats and feathers thunder down the track.

There are now nine race meetings during the summer, including the Jersey Bullet on June 10 and the Champion Hurdle on July 6, culminating in the Clarendon on August Bank Holiday. Evening races are an especial draw, when picnickers can watch the sunset over the Channel. Most owners and trainers are local, with about 50 horses currently in training on the island, but challengers come from the mainland, too. For the Jersey Guineas on April 22, the 2001 Grand National winner Richard Guest, now a trainer, ferried horses from North Yorkshire.

Only a stretch of heather separates Britain's most southerly racecourse from the cliffs—the official dress code is 'for the weather'—but on a sunny evening, a picnic atop the viewing bank offers a racing experience to remember. For tickets, which start at \$15, telephone 01534 863484 or visit www.jerseyraceclub.com



Giddy-up Set your pulse racing with a visit to the

Set your pulse racing with a visit to the cliff-top course of the Jersey Race Club, founded on St Aubin sands in 1832 and still going strong, says Octavia Pollock



An island worth its **Salt**

Garnered from some of the cleanest waters in Europe and dried by the sun, Jersey Sea Salt is hard to beat, says **Sophie Barling**

HROUGHOUT history, salt has been prized by any civilisation worth its... well, exactly. To be 'worth one's salt' is to be worth one's pay and the word 'salary' derives from the Latin *salarium*, the money that was given to Roman soldiers, supposedly to buy salt. With its foodpreserving qualities, the stuff was indispensable before the age of modern refrigeration and bottomless supermarket supplies.

It's not surprising, therefore, that Iron Age clay salt pots used for boiling seawater have been unearthed on Jersey. What is surprising is that, apart from a period during the Second World War, when the island was occupied by German forces and food was scarce, Jersey's modern sea-salt production has been a non-event.

Until recently, that is. The idea for producing organic, solar-evaporated sea salt came to David Miles and Matthew Taylor when they were eating the spoils of a successful fishing trip. Both Jersey natives, David had worked in finance for 18 years and Matthew had his own interior-design and building company. Jersey Sea Salt was born of their love of the island and its coast, but also of their frustration that no one else was making it.

As David says: 'Jersey has one of the highest tidal ranges in the world, making the waters some of the cleanest in Europe. We're only 14 miles from France, which has been famous for its salt since Roman times.'

A year of experimentation followed before the pair had the process down to a fine (yet crunchy) art. Their salt houses—modified polytunnels containing salt ponds—allow them to evaporate large quantities of seawater through solar energy alone. The houses are located near the island's most easterly bay, where the tidal surge is at its strongest and the water cleanest. It's there that they collect the seawater, once a month, on the highest tides.

The water is filtered twice—once at the point of collection and again before being poured into the sunheated salt houses, where it's left to evaporate over three to four weeks. The remaining crystals—unrefined and, therefore, rich in beneficial trace minerals—are then graded, sieved and packed by hand.

'We love what we do,' explains David, 'whether it's watching the sun rise as we collect seawater at 4am or seeing people taste our salt for the first time.'

Happily, their produce seems to go well with other Jersey specialities, as an essential part of La Crémière's salted-caramel sauce, for instance, or sprinkled over buttery Jersey Royals, which have just celebrated their 140th season.

For further information, visit www. jerseyseasalt.com

Made in Jersey

The **Genuine Jersey mark** is a guarantee of local provenance (www.genuinejersey. com). Take a look at:

La Robeline Cider Company has lovingly revived Jersey's cidermaking tradition—the drink was one of the island's largest exports in the 19th century. Slightly fizzy in the Normandy style, this tipple makes a nice pairing with local seafood (01534 487883; www.facebook. com/LaRobelineCider)

Sue's Fudge is a Great Taste Award winner and is made in small batches with organic milk, cream and butter from Jersey www.suesfudge.co.uk) Sinclair Ceramics are created by Andrew Sinclair, who specialises in creating functional stoneware, hand-thrown teapots and boat sculptures inspired by his coastal surroundings (07797 731324; www.sinclairceramics.je)

cows (07797 758446;

Manomara is a range of organic skincare products made from plant extracts and is free from petroleum synthetics, parabens and excess packaging. Its signature Soul Butter is made with Jersey's weatherbeaten adventurers in mind (01534 721157; www.manomara.com)

