



ARTEMIS
The Value of Independence

GUERNSEY

**A Jurisdiction Built on Trust, Community,
and Doing the Right Thing.**

By Katy Riley, Officer, Artemis Fiduciaries

"...Guernsey's competitive advantage is its culture, where governance isn't just about rules, but about doing the right thing consistently, quietly, and authentically."

In an increasingly complex financial world, the true differentiator of a fiduciary jurisdiction is the **integrity of its people** and the **community values** that underpin the system. In Guernsey, good governance is not just about a rulebook sitting on a dusty shelf, but rather a way of life. This is evidenced by a number of quirky traditions that set the island apart and which appeal to locals, visitors and those who have chosen to make Guernsey their home.





The deeply embedded sense of trust and community on the island is exemplified by the simple but profound tradition of **'hedge veg'** boxes: roadside stalls where residents sell homegrown produce, flowers, homemade gifts or food on an honesty basis. Cash is left in a jam jar or tin to be collected by the seller at the end of the day. This speaks volumes about Guernsey's social fabric. The system works because people believe in doing what's right, even when no one is watching.

This everyday culture of honesty runs through every part of island life, from neighbourly exchanges to professional services. Trustees and corporate service providers operate with the same ethos: integrity as default. This speaks of stewardship built on genuine accountability and responsibility, rather than just compliance for compliance's sake.



Guernsey's governance framework strikes a rare balance of being robust yet proportionate. It is a jurisdiction that's right-sized: large enough to be globally respected, small enough to remain agile and personal. This accessibility and accountability make Guernsey stand out. It is a place where people and businesses can grow within a system that values good judgment and shared responsibility.

Even Guernsey's roads tell a story. The island operates a unique 'filter-in-turn' system, where drivers alternate at junctions fairly, with no traffic lights and minimal signage. Islanders are also well known for courtesy at junctions, allowing others to go first, recognising that we are all trying to make our way safely on the island's small but busy roads. This system works on mutual respect, kindness, common sense and good manners. It is another reflection of a community that can rely on doing the right thing together.





Ultimately, Guernsey's competitive advantage is its culture, where governance isn't just about rules, but about doing the right thing consistently, quietly, and authentically.

Whether it is a neighbour paying for an honesty-box cabbage, a motorist giving way at a junction, or a trustee safeguarding multi-generational wealth, the principle is the same.

In Guernsey, integrity is not just good business – it is who we are.

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