

Premium Wealth

NIGERIA'S PREMIER LUXURY LIFESTYLE MAGAZINE


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by ARM



Tech + Art

• WEARABLE ART • DIGITAL INVESTING • CARS •
HORLOGERIE • INTERIORS

A photograph of a smiling woman and a young child, both of African descent, embracing each other. The image is partially covered by a large, diagonal orange overlay that contains the text.

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From the Editor

Leading with Innovation

What an honour to present the 4th edition of Premium Wealth magazine, which is entirely focused on innovation, a critical driver of economic and societal growth. In all its forms, innovation has the unbridled ability to build brand value, encourage and alter purchasing behaviours, and ultimately enhance wealth for consumers through well-being. This, we will witness across the pages of Premium Wealth IV.

The opening credits go to luxury businesses that stretch the age-old line between artistry and fashion to its limits:

- **Anita Quansah London** – the world's incredible online destination for unique works of wearable art, aptly described by **Vogue Italia** as producing "innovative designs, which are a celebration of authentic handmade jewelleries". And by the **Wall Street Journal** as being "jewelry designers by trade, but difficult not to appreciate its pieces from an artistic or cultural standpoint".
- **Ilé Ilà (House of Lines)** – a furniture line designed and hand-made in Nigeria, which conveys an exquisite fusion of architecture, culture, art, and design elements that are synonymous with prosperity and optimism.

Cars, watches, wine. Global luxury brands understand that technology and innovation are a way of life. As are creativity and the promise of rarity. These marques also intuitively grasp that consumers must be given what they want, even before they (the consumer) realise it. Flowing from this, the collectibles famously featured in this edition include the incredible **Hublot** "Rainbow" ladies' timepiece, valued at US\$ 82,100.



In 2018, **J.P. Morgan Chase** sent online brokerage stocks into a frenzy as soon as it was reported that the Wall Street bank was about to introduce an app for free and discounted trading. We are pleased to feature this type of **intelligent investing** in an interview with **Invest Bamboo**, a company that provides investors with unrestricted access to over 3,000 stocks listed on both the Nigerian and U.S. stock exchanges, right from their mobile devices.

Finally, and consistent with our ethos, we sign off with the assurance that **ARM Investment Managers** are right by your side, presenting more opportunities than ever before, to help you organise and follow through with your life-long financial ambitions.

Kai Orga

A handwritten signature in black ink, appearing to read 'Kai Orga'.

Don't miss a thing.



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Wrist Power, Timeless Luxury

The ultimate prestige. Some of the finest watches for ladies and gentlemen emerged at Baselworld, the biggest trade show of 2019





Wearable Art

Anita Quansah



ANITA QUANSAH LONDON: One-of-a-Kind Statement Jewellery

Evolving from her fascinating background as a textile designer and jewellery curator, Anita Quansah's stunning boutique accessory collection has earned her the appellation of one of the UK's leading luxury accessories brands.

Culture-Rich

Anita set up her label in 2006 after obtaining a degree in Textiles from the Chelsea College of Art & Design London.

But the designer's creative energy has deeper and unsurprising roots. Coming from a highly diverse

background - Nigeria, Ghana and Britain - Ms. Quansah's work is clearly influenced by her traditional African family who have been in the creative industry for many generations, designing and making cultural attires for political leaders, kings, queens and traditional rulers of Igbo land (Eastern Nigeria), using handwoven and embellished textiles.

For her collections, she explores the natural beauty, colourful and exotic chimes of vanishing worlds: **Kenya**, for the vibrant, colourful body adornments and jewellery worn by its nomadic tribes (the Turkana, Samburu, Maasai, Pokot); **Namibia** and **Southern Nigeria**, for the rich cultures of the Himba and the Benin empire respectively; **Eastern Nigeria** for the exotic beadwork

and textures of the Onitsha people. Inspiration is also drawn from indigenous **South American tribes** (Kayapo, Paxato, Xingu Indians), and **Papua New Guinea's** Hulis, Goroka, and Kalams tribes.

Every piece, handmade

Because the designer wants each piece of jewellery from the collection to be unique and distinctive, she spends several hours, days and weeks perfecting each handmade piece, juxtaposing raw materials and intricate beadwork with layers of textural textile embellishments, which have been painstakingly adorned and embellished with shimmering, skilfully pieced-together Swarovski crystals.

Recognition

Ms. Quansah's reputation as a celebrated luxury women's accessory designer has earned her eponymous brand a dedicated following that includes celebrities and fashion icons (Keisha Buchanan, Alicia Keys, Thandie Newton),

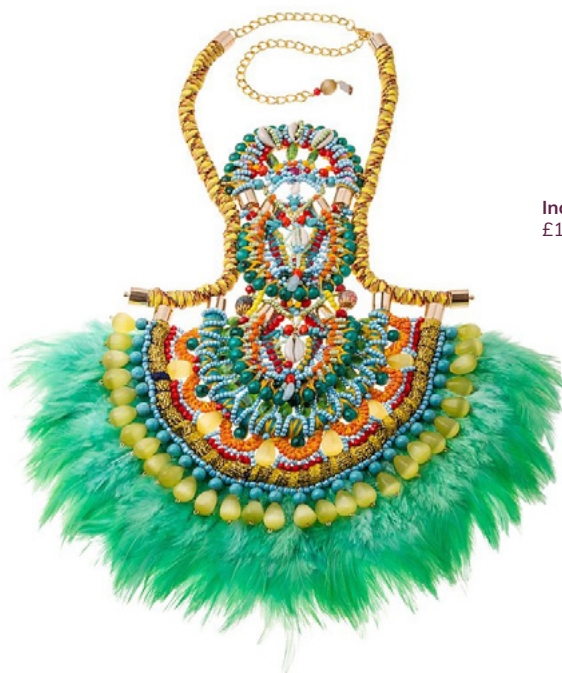
and collaborations with a wide range of designers (Christian Lacroix, Diane Von Furstenberg, DKNY, Victoria's Secret, textile manufacturer Weisbrod-Zürer, and Sandy Starkman).

Her work has been featured across global media channels, showcased internationally at exhibitions and events, and gleaned awards such as "Best Accessory Designer of the year" at the prestigious Fashion Finest Awards and GUBA Awards. In November 2013 and 2014, Anita won the 'Outstanding Accessories Designer of the year' prize at the AFI awards in South Africa. In 2015 she received Vogue Italia's "Who Is on Next" Dubai award.

To cap it all, in 2016, Anita Quansah was selected as one of five ground-breaking designers for Vogue Talents "The New Generation" – a collaboration with Swarovski and Vogue Italia to showcase the designers' talent at Milan Fashion Week, housed in the Palazzo Morando.



Ina Swarovski and Gemstone Necklace
£1,800



Kandiya Beaded Embellished Feather Necklace
£900



Ovia Beaded Embellished Necklace
£1,150



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De-Mystifying the Markets

Investment at your Finger Tips



Richmond Bassey is co-Founder and Director of Operations at Invest Bamboo, a business that provides investors with unrestricted access to over 3,000 stocks listed on both the Nigerian and U.S. stock exchanges, right from their mobile devices. In our chat with Mr. Bassey, he reveals how the irresistible link between technology and wealth creation is making capital markets intuitively available to a significantly large number of people:

What is the business case for Invest Bamboo?

We realised that retail and institutional investors in Nigeria – and essentially most of Africa – lacked access to global investment opportunities in a way that is seamless, instant and less expensive for buying and trading different global asset classes.

For example, with over \$31 trillion in size, the U.S. stock market makes up over 85% of all the Dollars that go into global markets. Yet today, the best option for investors seeking access to the US market from Nigeria is a lengthy and expensive process through a local dealer-broker that happens to offer U.S stocks.

“Invest Bamboo provides investors with unrestricted access to over 3,000 stocks listed on both the Nigerian and U.S. stock exchanges, right from their mobile devices”

This is why we launched Bamboo - driven by technology, we give both operators and investors alike optimal access to the U.S stock market and a stream of other global investment opportunities.

The Bamboo plant is the fastest growing (over time) and most versatile plant on earth, with endless uses across various sectors. How does this relate to what clients can expect from your business in terms of

returns, diversification and general resilience of their investments?

Bamboo is the first-of-its kind product in Nigeria. There is currently no way for Nigerians to instantly invest in the US stock market from the comfort of their phones or other personal devices, yet the US market is preferred for its stability, high asset appreciation, favourable regulatory landscape, and access to brands that people recognise and love. Our goal is to break down all barriers to wealth creation, and become that multi-faceted investment vehicle that serves anyone, financially literate or not, who is seeking to grow their earnings.

Individuals and corporations are so different, each presenting with a unique profile. How does Artificial Intelligence accurately measure the risk appetite of thousands of investors?

Using AI-powered Robo-advising systems, it is possible to utilise technology to help investors maintain smarter portfolios across an entire market. This is done by investors providing data in line with their investment goals, which allows the AI algorithms to analyse their behavioural patterns and risk appetite, and make real-time investment decisions that optimise portfolio performance over time. This includes automatic portfolio rebalancing as the market changes, meaning that investors are able to minimise risk as the market moves, yet maximise their rewards.



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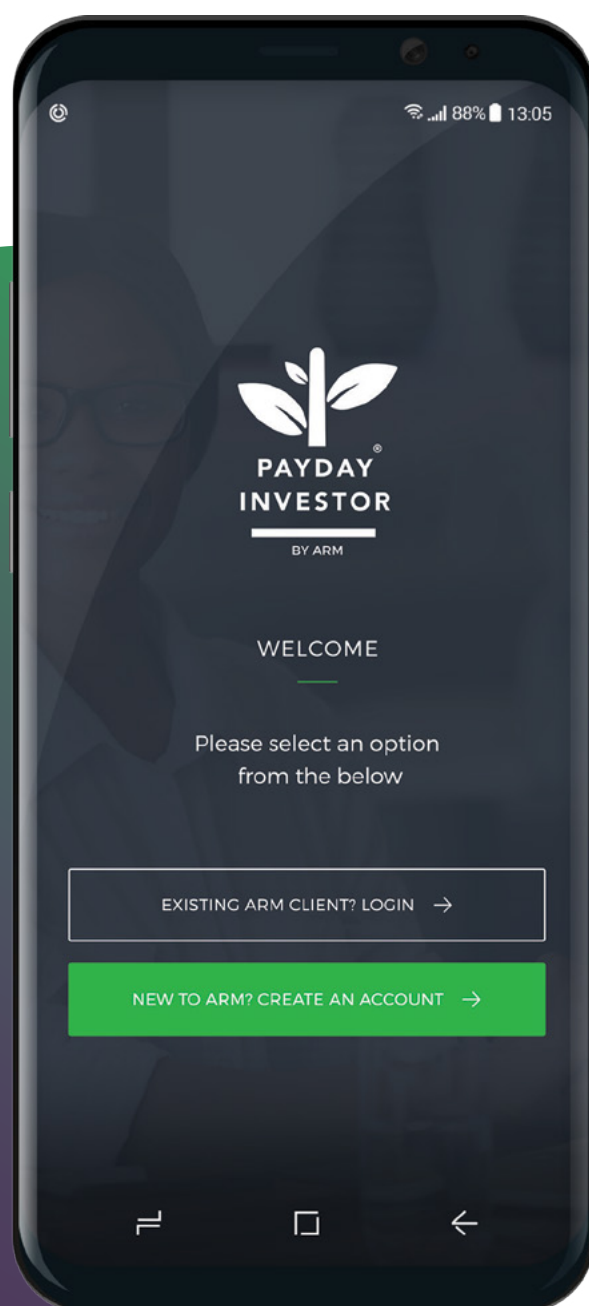
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Automotive Innovation

Adedayo Ogunsanya

Mobility

Cosseting Rides, Refined Thoroughbreds

Mr. Adedayo Adeniyi Ogunsanya is a SAP Basis/Solution Architect consultant, and Real Estate developer. His affinity for cars started in his early years when he picked up astute tricks from motor fanatics, including how to pull off a 360-degree vehicle rotation. The pull persists till today. In this interview, Mr. Ogunsanya pinpoints innovations that are shaping the future of mobility:

In your opinion, what three (non-electric) luxury cars should be in anyone's private collection, and why?

For a car enthusiast like me, these would be some of the most obvious choices:

- **Mercedes Benz:** Your garage cannot be complete without a Mercedes Benz, which has every cutting-edge feature you can think of in terms of luxury, style, street credibility, and elegance. For a marque greatly known for exceptional durability and powerful engines, I would recommend the Mercedes-AMG G63, which the brand aptly describes: "Wherever the Mercedes-AMG G63 shows its face, it is met with nothing but awe. Its passion, perfection and power make every journey feel like a victory". I couldn't have said this better.
- **Dodge Challenger SRT8:** The Dodge Challenger has always been a favourite amongst car lovers, because of its consistency as a high-performance car. Fierce in both design and performance, the unmistakable muscle of this machine lies in its great torque and horsepower;



Charge anywhere: 2019 BMW i3

- **Aston Martin DB9 V12 Volante:** For years, Aston Martin has successfully balanced luxury and street performance. One of the many impressive designs of this particular model is its mighty V12 engine, which takes the vehicle to a staggering top speed of 295kmph, and allows it to race from 0 to 100kmph within just 4.6 seconds. The interiors of the vehicle blend style with functionality, finishing off with a dynamic stability control feature that enhances safer handling.

"Wherever the Mercedes-AMG G63 shows its face, it is met with nothing but awe. Its passion, perfection and power make every journey feel like a victory"

The biggest trend of 2019 is the wave of new electric cars. What do you think are the two leading brands in terms of sheer power, 21st century design, and trailblazing technology?

Tesla will always remain the pioneer of full electric cars, and is currently the undisputed leader in terms of sheer power. A worthy competitor, though, is the **2019 BMW i3**. We hope to see more of these kinds of cars in Nigeria in the years to come.

Behemoth: Mercedes - AMG G63



Hedonistic Pleasure

Premium Reds: South Africa

South Africa's Cape region is unfolding at a rapid pace to become one of the most sought-after wine destinations, leading David Elswood (International Head of Wine at Christie's auction house) to describe it as the "new Napa". Elswood further refers to the Cape as "a very beautiful part of the world: serene vineyards backed by dramatic mountain ranges, a spectacular coastline nearby. Great value, too, compared with other regions."

Introducing Vilafonté

An increasing number of South African wines are lauded as among the world's best, with the trailblazing venture Vilafonté emerging as one of the most sought-after brands. Vilafonté produces **Series M**, a blend of Malbec, Merlot, and Cabernet Sauvignon; and **Series C**, a blend of Cabernet Sauvignon and Cabernet Franc. It is closer to Napa Valley rather than Bordeaux in style, showing a generous fruit-sweetness and plush tannin that is almost unique in South Africa.

Located in the Paarl region, on the bench of the Simonsberg Mountains, Vilafonté's vineyards are one of the highest density planted vineyards in South Africa, and are steadily regarded as a producer of one of the country's most luxurious wines ever since their 2003 release.

The Vineyard is named after the ancient, highly weathered and undisturbed soil found on the property. Lacking in nutrients, this soil type makes the vines work so hard to survive that they end up overcompensating by producing grapes of enormous concentration. The final result is a distinctive wine with focus, good balance, and ageability.

New Record at Auction

In November 2018, **Christie's Fine and Rare Wines auction** totalled more than US\$4.9 million, with a lot of six bottles



from South Africa's **Vilafonté Series "M" 2007** selling for HK\$13,475 (US\$1,730), compared with its low estimate of HK\$3,000 (US\$385) - the highest price at that time for the South African winery at auction.

"Connoisseurs are discovering the quality, value, and ageability of fine South African wine. The secondary market trading of these wines is growing yearly, pushing prices up..."



VILLA BELLA
AT LAKOWE LAKES



Images used are artist's impressions. Delivery specifications are detailed in the contract of sale

At the heart of Lakowe Lakes Golf and Country Estate is a new and exclusive form living called the **Villa Bella**, a unique piece of sheer luxury enclosed by privileged views of the golf course.

F E A T U R E S



Four bedroom villa with large windows that maximize views of the outdoor



Access to privileged* views of the golf course.



Master bedroom with private study and walk-in closet



Choice of a pool* and external wood decking finishing for entertainment of guests.

*Items not included in basic delivery specification and subject to availability

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Fresh Finds

Wrist Power, Timeless Luxury

The Swiss fair, Baselworld, remains the world's biggest physical showcase of new watches and one of the most important indicators of what is on offer in the world of watchmaking. Some of the finest timepieces for ladies and gentlemen emerged at Baselworld 2019:



ROLEX GMT - MASTER II

The cosmopolitan watch. Its combination of peerless functionality and instantly recognisable aesthetics has been designed to show the time in two different time zones simultaneously during intercontinental flights.

Oyster, 40 mm, white gold
\$38,400



ROLEX DAY - DATE 36

The ultimate watch of prestige, worn by many world leaders. The Day-Date made its debut in 1956 as the first waterproof and self-winding chronometer wristwatch with an instantaneous day display, spelt out in full, in addition to the date.

Oyster, 36 mm, 18 CT yellow gold |
\$34,550



**HUBLOT BIG BANG
UNICO SANG BLEU II KING GOLD**

A mechanical work of art. Encased in polished and satin-finished 18K King Gold, this device features unique hands and incorporates a self-winding chronograph function. Other features include an impressive power reserve of 72 hours.

45 mm | \$ 47,300



**HUBLOT BIG BANG
ONE CLICK RAINBOW KING GOLD**

Incredible wrist fashion. Hublot pushes the envelope with the new self-winding Big Bang One Click 39 "Rainbow," whose bezel and case are both made of polished 18k king gold, and set with 48 baguette-cut and 118 coloured gemstones respectively. Power reserve for this piece is 50 hours.

39 mm | \$ 82,100

Dr. Ehab F. Shenouda
Chairman & CEO, Felopateer Palace

Telling Time Introducing Felopateer Palace

The Swiss fair, Baselworld, may be one of the best weeks of the year for watch lovers and collectors, as the world literally descends on Basel, Switzerland, to see the biggest new releases from dozens of brands. But these luxurious timepieces may also be had in Africa.

What are the alternatives to flying to Switzerland?

An option would be the Felopateer Palace – a family business based in Cairo (Egypt), and offering a vast portfolio of Swiss and other high-end wristwatches.

The Defiant Side of Luxury

With 20 years of experience, 40 prestigious brands on offer in 16 points of sale across Egypt, Felopateer Palace, like many experienced retailers, will be quick to share some advice: Regardless of the pedigree of your luxury watch, these three storage and maintenance tips are just as priceless as the purchase itself:

- **Store** your watches in dry, temperature-controlled environments, as dust and moisture will do untold damage to your timepiece;



The Rolex boutique at Felopateer Palace

- **Insure** your valuables, and maintain records of serial numbers and photographs of timepieces, which can be useful for tracking and recovery, or insurance claims in cases of theft.
- **Service.** Your watch should be serviced every few years by an experienced specialist. More complex timepieces such as chronographs and minute repeaters, may require more frequent and detailed attention if they are regularly used. Discuss any alterations clearly, as accidental alterations, replacements or even polishing can diminish the value of a piece.

Afro Minimalism

Simple Seating, Exquisite Fabrics



Tosin Oshinowo – Founder, ilé llà

With an education in Architecture (Kingston College London), a Master's degree in Urban design (Bartlett School of Architecture, University College London), and being a member of the Royal Institute of the British Architects, Tosin Oshinowo is the well-known Architect behind the design and execution of the Maryland Mall, situated in Lagos, Nigeria.

Her natural affinity for design eventually spilled over into curiosity about the functionality of chairs, and in 2017, Ms. Oshinowo founded **ilé llà** to produce period-conscious furniture, infused with contemporary African content. Her interest in West African fabrics and hard woods forms the basis of this cultural identity, frequently expressed through the infusion of Asò Oké fabric into upholstery.

Translated to mean House of Lines, the lifestyle furniture range ilé llà is designed and hand-made in Lagos as a minimalist, but functional and visually explosive line.

Above all, it is a tribute to Tosin's Yoruba heritage.

Cultural Collection

Each **ilé-llà** piece tells a story, and is named after its aesthetic - **Àràbà** (aged tree), **Òkín** (the majestic peacock), or **Alààfià** (peace on this house),

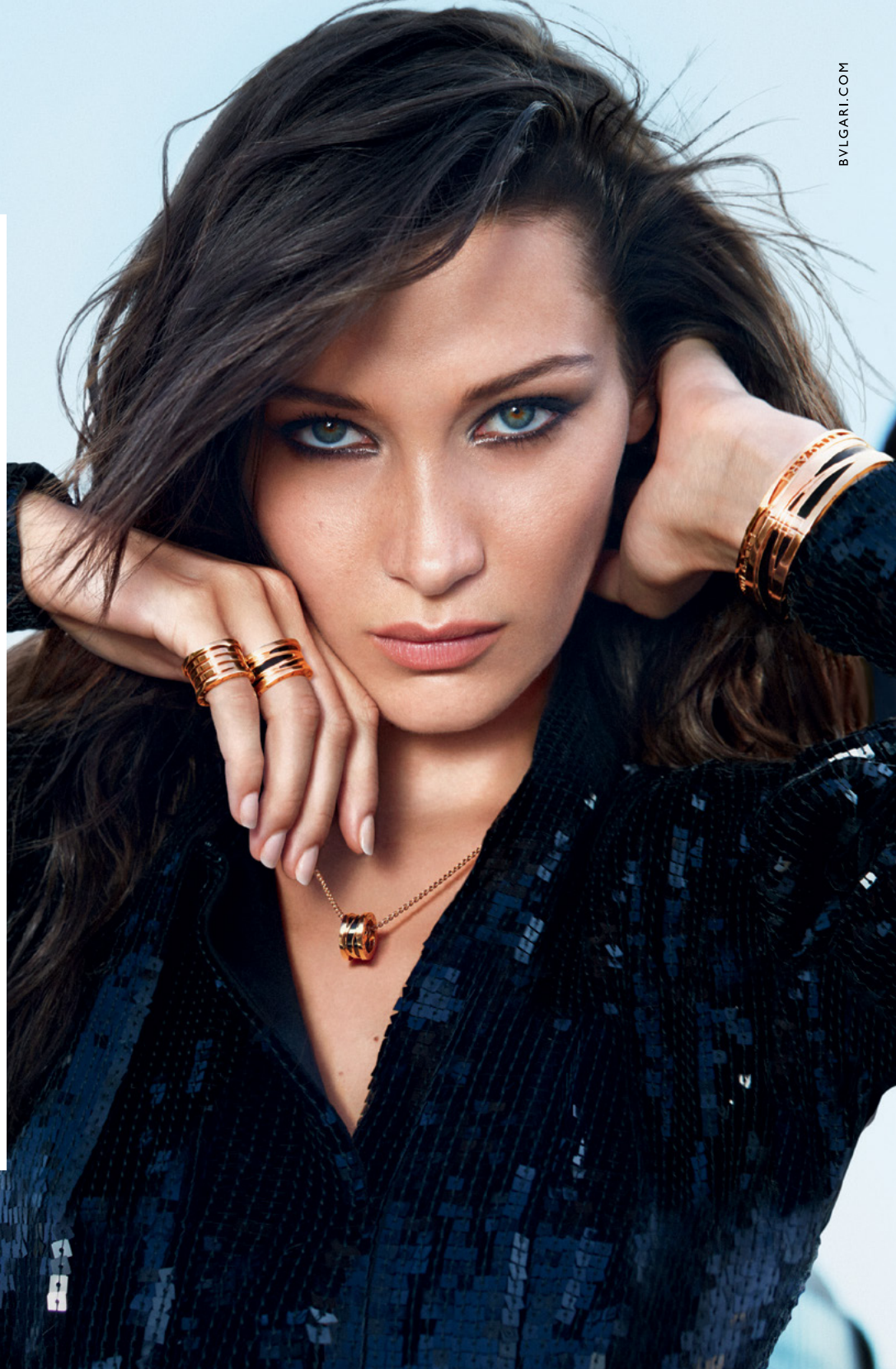
- **The Arm Chair series** (introduced in 2017) are upholstered with a variety of colourful, authentic and durable Asò Oké fabrics, which give the feel of palatial prestige. These series are influenced by the arm chair of the Victorian era, a period between 1847 and 1901 considered to be a time of peace, prosperity, refined sensibilities and grand excess or ornamentation.
- **The Àdùnní Chair series** (launched in 2018) are covered with **asò-oké borogidi** (solid) at the front, and **asò-oké onja-wú ati iho** (perforated) at the back. Translated into English, Àdùnní means 'daughter of the sweet one', and is available in seven brilliant colours – pupa féré (pink), Osàn (orange), pupa (yellow), pón (red), elésè àlùkò (purple), ewé (green), búlùù (blue) – with a matching footstool.

| ile-ila.com

Àdùnní ('daughter of the sweet one'): Artiste, Chidinma Ekile, is the muse for ilé Ilà's Àdùnní range



Òkín (the Majestic Peacock): African urban icon, Adekunle Gold, projects the design aesthetic of ilé Ilà's Arm Chair collection



BVLGARI

ROMA