

# Premium Wealth

NIGERIA'S PREMIER LUXURY LIFESTYLE MAGAZINE

by ARM

July 2018 / Issue 1



ART • EDUCATION • FINANCE • WINES • LIFESTYLE  
GASTRONOMY • STYLE • WELLNESS



RISING HEAT

EACH DROP  
OF HENNESSY X.O  
IS AN ODYSSEY



DON'T WAIT  
TO EXPERIENCE  
GREATNESS

## From the Editor

*Our Lifestyle pages offer a curated edit of gastronomy, architecture, travel, and personal style stories.*

# Staying ahead

ARM Investment Managers has continued to redefine the business landscape by sharpening focus on its core competencies in asset management. Accordingly, in this maiden edition of our **Premium Wealth** magazine, we present insights into topical issues such as real estate, hospitality and specialized funds - all of which are critical to Nigeria's emerging economy, tap into the needs of our exclusive clientele, and are readily accessible through our sister companies.

A special feature on **Education** underscores the value of learning as a springboard for success. The argument is simple - when faced with financial management and raising a family, early planning becomes crucial to securing sound tertiary education for one's offspring. You will find the following indispensable and engaging; our article on financial planning for education, The Times World University Rankings 2018, an overview of the value of internship, and a Top 10 listing of university hotspots around the globe.

Our brief **Real Estate** column examines a possible avenue for return on investment in Nigeria's property market, despite prevailing operational risks. With investor strategy based on yields, cash flow or capital growth, the right opportunity may just present itself under the guise of niche markets.

Elsewhere in this edition, we shed light on **Investments of Passion** - wines, watches, fine art - whose mainstream potential can be immense. Given that the prized Rolex Daytona worn by actor



Paul Newman shattered all records when it recently sold at auction for US\$17.8 million, the spotlight on passion investments should spark intuitive discussions about the value to be had from this asset class.

Finally, on an even lighter note, our **Lifestyle** pages offer a curated edit of gastronomy, architecture, travel, and personal style stories – all showcasing the creative ways in which the hospitality industry innovates in order to produce evermore desirable avenues for pleasure.

We hope you savour the plush contents of this first edition of Premium Wealth magazine and wish you a rewarding journey towards your investment and personal well-being goals.

**Don't miss a thing.**



<http://premiumwealth.arminvestmentmanagers.com/>

Have access to more information whilst helping the environment too. If you haven't already tried it, visit our blog or just scan the QR code opposite with your smart phone for direct access. You may need to download a QR code reader for your phone.

**Editor**  
Ebere Agbogun

**Editorial Consultants**  
Numeris Media Limited

**Layout and Art Direction**  
Cregital

**Contributors**  
Yemi Popoola  
Mustapha Wahab  
Adenike Sodeinde  
Mutsa Mamvura

**Printing**  
Printserve Limited

**Email**  
wealthadvisor@arm.com.ng

**Find out more**  
<http://premiumwealth.arminvestmentmanagers.com>

# Contents



17

14

EDUCATION

*Financial planning for University*

11

HIGH LIFE

*Exquisite properties from around the world*



12



05

31

TRAVEL

*Amazing Spaces: Two of the most stylish luxury hotels (global)*

35

GASTRONOMY

*The best of fine dining with Super Chef, Yemi Popoola*



23

42

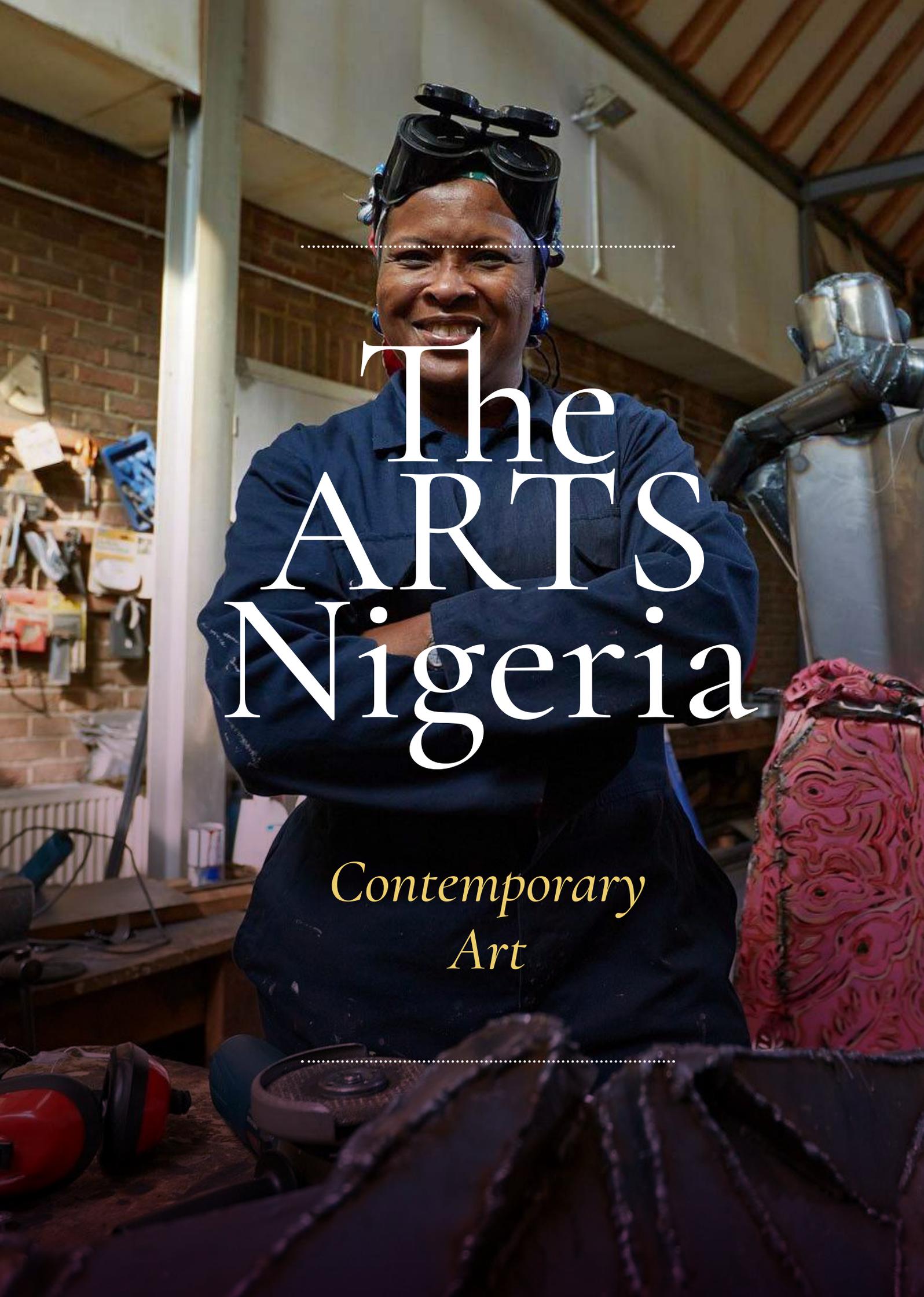
STYLE

*Stay Haute Gentlemen  
Pièce de resistance: Bespoke suiting*

46

WELLNESS

*Two of the world's top wellness retreats*



The  
ARTS  
Nigeria

*Contemporary  
Art*



Posing with a Gun, 2015



## Contemporary

# The Traditional Steel Sculptor

**N**igerian-born Sokari Douglas-Camp is a ground-breaking artist whose works combine motion with history, culture and contemporary global politics. She studied at the California College of Arts and Crafts (Oakland, California), and then went on to receive her B.A. in sculpture from the Central School of Art and Design (London). She also earned an M.A. in sculpture from the Royal College of Art (London). Using contemporary sculptural techniques with a predominant use of steel, Ms. Douglas-Camp creates large, semi-abstract figurative works that depict her traditional Kalabari tribe roots (she has her origins in Buguma, Rivers State

of Nigeria), despite having emigrated to London many years ago. She has had more than 40 shows across the globe, with her pieces in the permanent collections of the **Smithsonian Institution** (Washington DC), **Setagaya Museum** (Tokyo) and the **British Museum** in London. In 2005, her work and talent were recognised by the Queen of England who awarded her the title of Commander of the Order of the British Empire (CBE), in recognition of her services to art.

[Sokari.co.uk](http://Sokari.co.uk)





Europe Supported by Africa and America , 2015

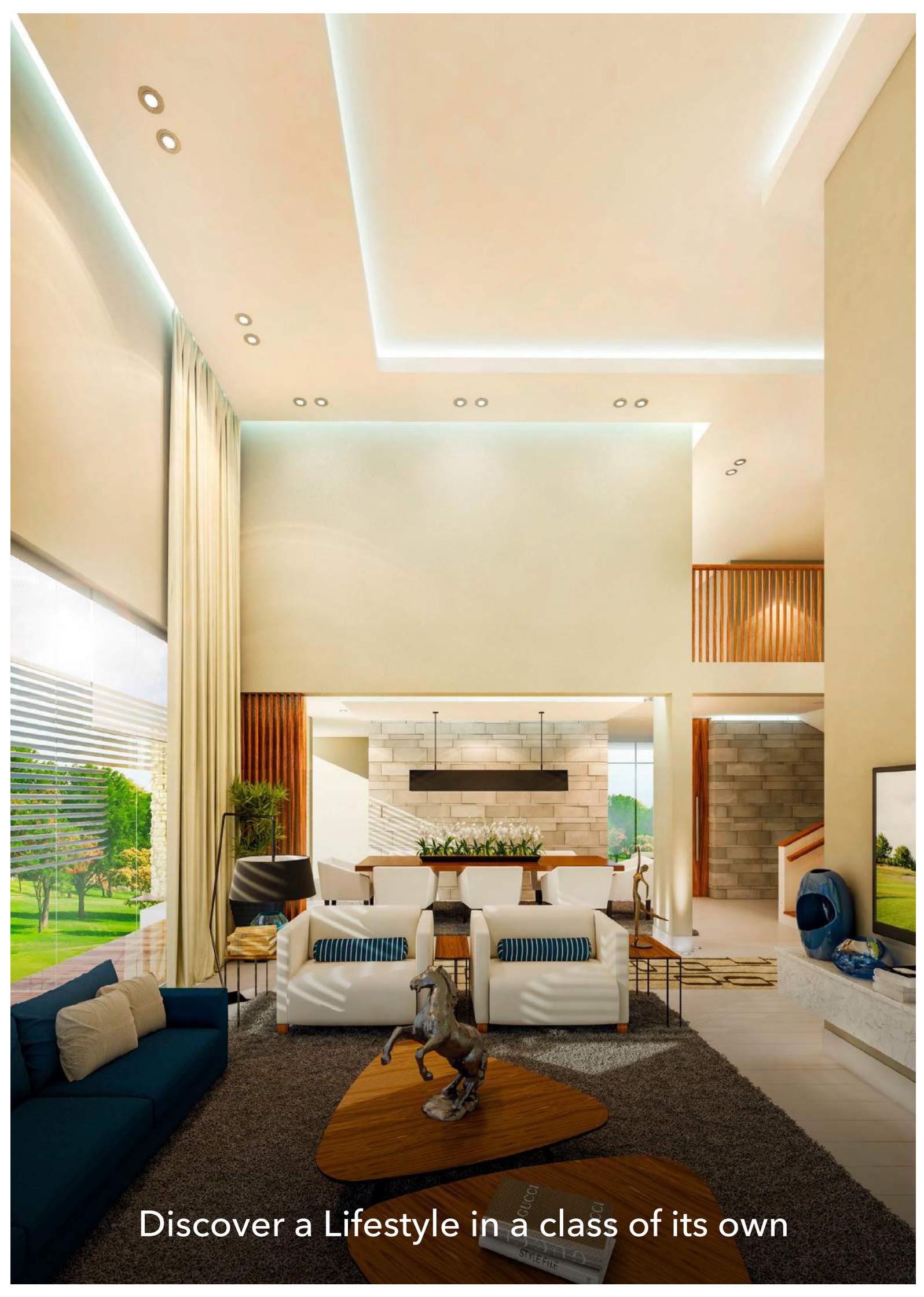
*Sokari Douglas Camp  
Collections*



Coca-Cola Ladies, 2005



Lovers Whispering , 2016



Discover a Lifestyle in a class of its own

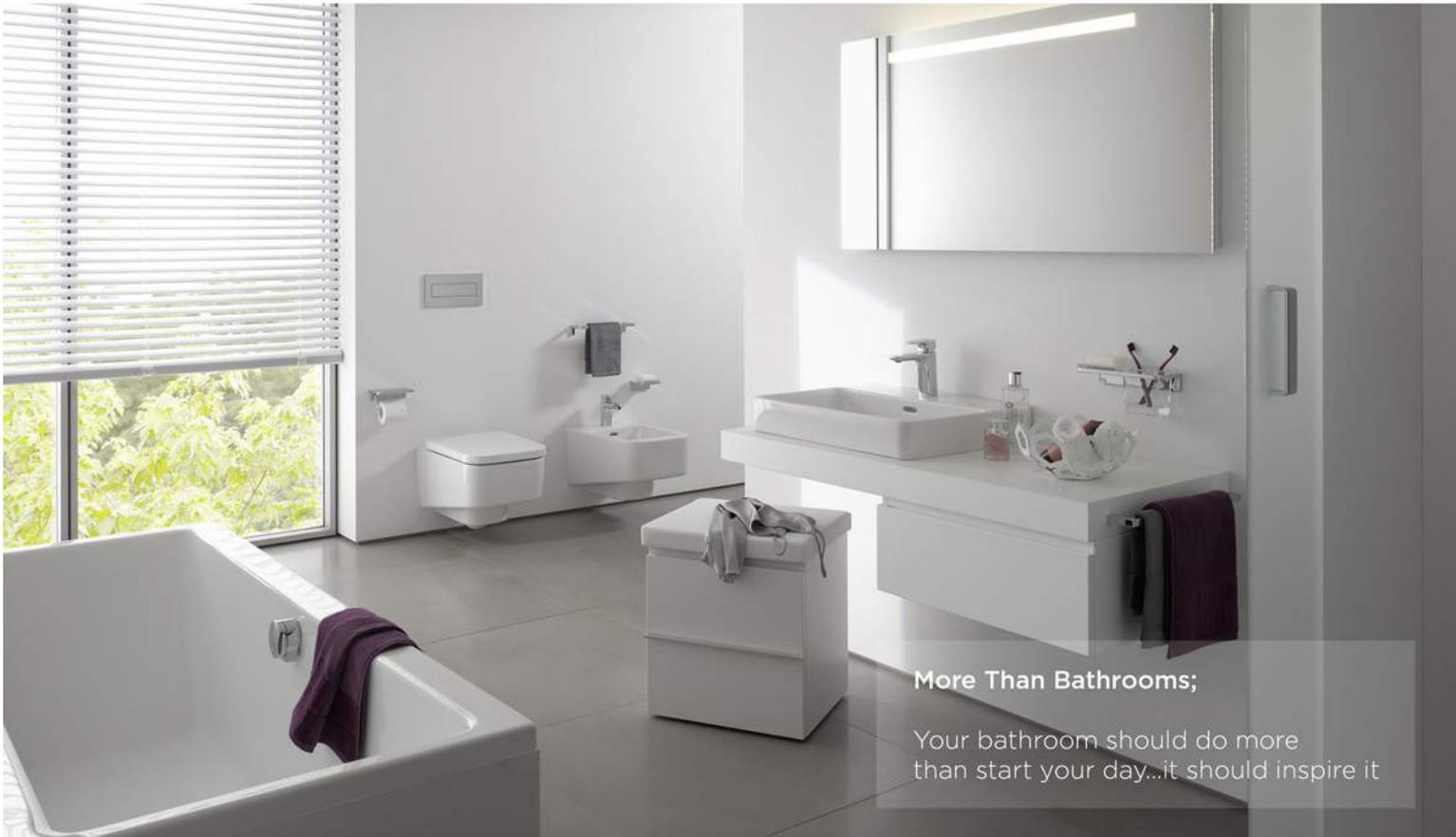


THE COVE  
AT LAKOWE LAKES

One, two, and three bedroom high-end lakefront and garden view homes, now selling.

This is the life you have always wanted. Reserve yours.

At IL Bagno Nigeria, we team up with the most exclusive, carefully selected manufacturers around the world to bring you exquisite, tailored solutions for your bathroom, kitchen, lighting and other interior solutions.



**More Than Bathrooms;**

Your bathroom should do more than start your day...it should inspire it



**Live The Dream;**

Get your ideal kitchen... as you imagined it

High Life

# Exquisite properties from around the world

## Residence at the Mandarin Oriental, Bangkok, Thailand

Situated on the Chao Phraya River, this urban two-bedroom retreat at The Residences at Mandarin Oriental Bangkok, has unparalleled views of the Thai capital. Ownership comes with exclusive access to Mandarin Oriental Bangkok's hotel services, holistic spa, and fine restaurants.

Penthouses — by definition — are luxurious. Perched on the highest floors, these apartments inevitably offer the best skyline views in a building and often feature exclusive amenities. Add a few extravagant elements into the mix, such as private elevators, rooftop gardens, and custom-designed furniture, and you have the ultimate luxurious space in the sky.

We bring you some of the most extravagant buildings across the world, that are up for ownership.



## Landmark Condominium Toronto, Canada

Modernist master, Philip Johnson, designed this luxurious 1960s condominium in Toronto's prestigious Yorkville neighbourhood. The duplex residence boasts 10,200 square feet of interior space and 5,000 square feet of terraces. The home has a palatial living room, dining area, library, kitchen, family room, and gym. Residents have access to concierge services and four parking spaces.



## 700 Seven South Grand Cayman, Cayman Islands, BWI

A luxury penthouse sitting atop The Ritz-Carlton Grand Cayman, 700 Seven South's views of endless pristine sands and clear turquoise waters are unrivaled in the Caribbean. This space has more than 8,000 square feet of interior living area, with three bedrooms, four bathrooms, and a vast terrace. Ownership includes access to the world-class amenities and hotel services of the Ritz-Carlton.



Source: Christie's | Luxury Defined. April 2018

Real Estate

Lakowe

# Exquisite Properties in Nigeria

Luxury Residences & Premium Plots

## Lakowe Lakes Golf & Country Estate

Lakowe Lakes Golf & Country Estate is a beautiful, luxury community nestled within a peaceful neighbourhood in Lagos-Nigeria, and often referred to as 'West Africa's best kept secret'. The exclusive development occupies a land area of roughly 308 hectares, overlooking a 55-hectare man-made lake, and housing a pristine 18-hole world class golf course, guest cottages, corporate lodges, spa facilities and hotel, and a clubhouse.

Exquisite residences within the Estate have been designed for homeowners to enjoy the full splendour of the golf course and lakes. Plots are available for purchase, with an unmatched variety of house types also on offer — detached villas, loft apartments, flats and terrace homes — for a unique, personal experience.

**THE COVE**, created for a select few, sits in a quiet manicured corner of the Lakowe Lakes Golf & Country Estate. Designed to be one with nature, the development features a 3.4-hectare lake as its showpiece, and offers a range of home types, including: One-, two- and three-bedroom apartments, as well as three-bedroom terraces with a maid's room. The homes come with fantastic views of the lake, the golf course greens and fairways, or the gardens.

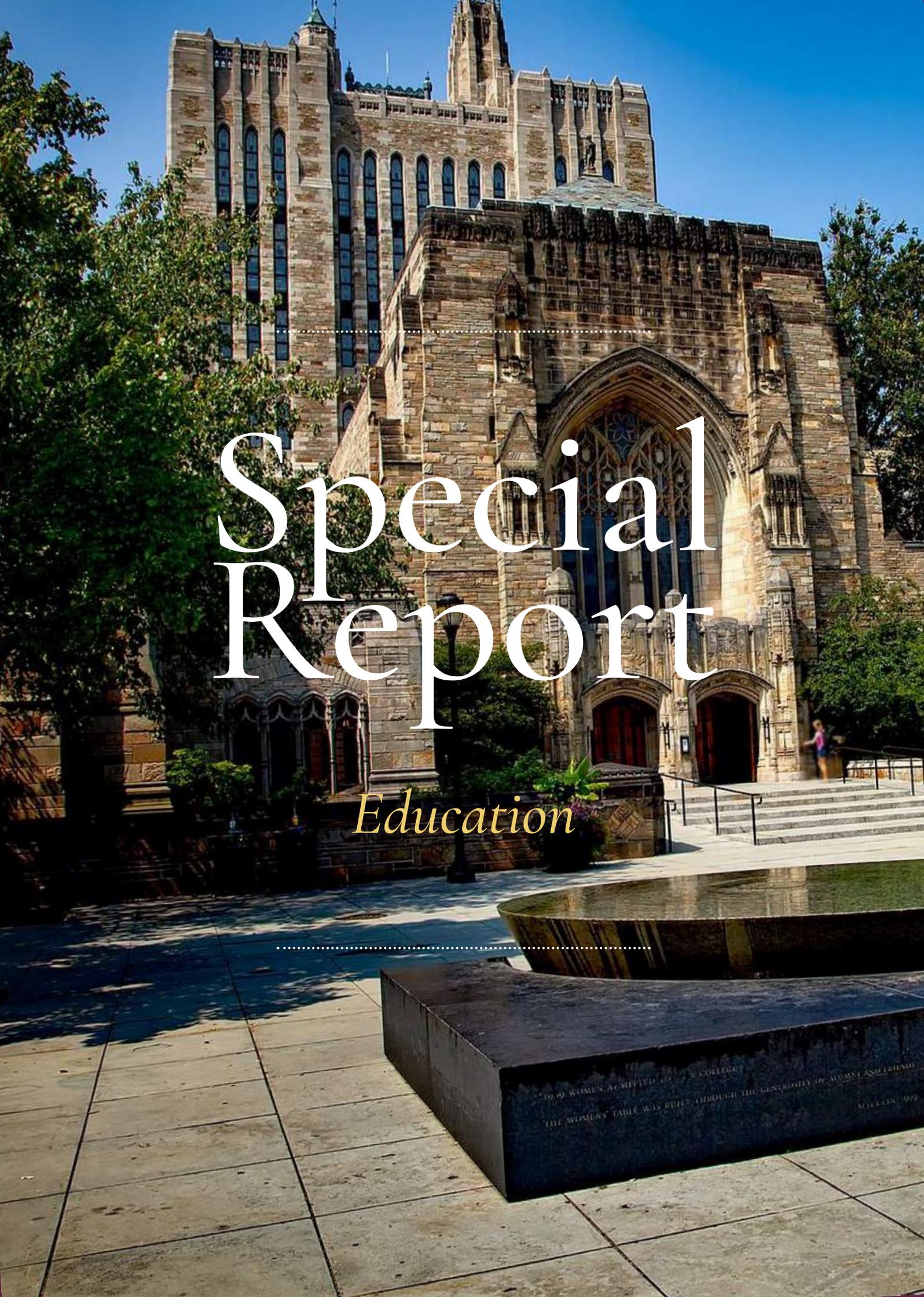
**THE VILLAGE** is the luxury community that consists of only 18 residential homes, and offers two distinct home styles, specially designed to cater to discerning clients. Each home will have its own amenities, adaptable to the residents' requirements, with wide doorways, ramp access, handrails, lighting and security features being considered. Home owners will also enjoy the exclusive use of a dedicated gym, mini club house, swimming pool, landscaped gardens, bike rails, and walkways. No future expansion is planned within The Village beyond the 18 unique homes.

**THE ENCLAVE** is a premium residential community, featuring a range of houses, themed around some of Nigeria's most spectacular and renowned natural landforms. The Enclave provides a unique take on the Lakowe Lakes experience, and comprises 206 homes, delivered with infrastructural amenities including roads, water, and sewage treatment plants. Residential units are offered in an assortment of styles to meet clients' diverse requirements, such as expansive retreats for executives and holiday makers, cozy homes for couples and corporate clients, and larger units for families.

**PLOTS** at Lakowe Lakes are serviced residential swathes of land within the Estate, with provision for full infrastructural amenities, and a choice of 10 different house designs.

[Lakowelakes.mixtafrica.com](http://Lakowelakes.mixtafrica.com)





---

# Special Report

*Education*

---

TO 69 WOMEN ADMITTED TO THE COLLEGE  
THE WOMEN'S TABLE WAS BUILT THROUGH THE GENEROSITY OF WOMEN AND FRIENDS  
MAY 14, 1899



## *Education*

# Financial Planning for University

A good education provides more than just a diploma or degree – it is the foundation of a solid future, and most parents of wealth hope for their child to obtain a university qualification to secure his or her financial future. With the costs of higher education rapidly rising faster than inflation, it is imperative to plan for future funding, yet paying University fees could be the biggest financial hurdle to confront parents. For many families, this venture is the second largest expenditure they will encounter in their lifetime, second only to saving for retirement.

### An early start

Early planning and saving for education can help one's children fulfil their potential and limit the strain on family finances – and it is never too early to start. For families, the 15-year period before retirement should be the most crucial time to cut back on large expenses, and put a financial plan in place. The challenge of balancing retirement needs with the desire to get the most for their children's advanced learning opportunities is also a major worry for parents. Fortunately, there are sound long-term strategies available to conveniently covering university expenses for one's offspring, while keeping an eye on overall personal financial goals.

### What options are available?

**Educational Trusts:** Trust Funds allow a grantor to establish specifically designated funds that provide financial security to a beneficiary - most often a relative or organisation. Educational Trusts are Trust Funds that a parent or benefactor can set up, through a Financial Advisor, to be specifically used by the beneficiary for education. This will help establish financial security for the beneficiary, minimise taxes and, in the process, preserve capital. Educational Trusts allow more in-depth planning than other types of accounts for a child's education. For example, the grantor can dictate if the funds should be put towards Medical school, Law school, Technical school, Full-time, Part-time, or even online classes.

**Savings plan:** Insurance providers offer attractive educational savings plans that help parents set aside and accumulate funds over a long period of time, in readiness for their children's education. Certain plans offer a tax-free lump sum consisting of one's entire savings (interest inclusive) at the end of the investment period. In the event of critical illness, disability or death, the sponsor is also eligible for a pay-out to themselves or a beneficiary.

**Mutual funds:** are one of the most popular investment vehicles, and perhaps the easiest and least stressful way to invest in the financial markets. Made up of a pool of monies to be invested in a mix of securities (stocks, bonds, money market instruments, and other assets), Mutual Funds are operated by professional money managers, who strive to provide the highest yield at the lowest risk. The composition of a mutual fund portfolio will depend on factors such as the investor's risk appetite, how early or late they are getting onto the investment ladder, their child's age, and ultimate financial goal(s).

**Property investment:** This asset class has proven, over the long-term, to be a considerable source of funding in three major ways: rental income realised on the developed property, borrowing against the property (if interest rates are favourable), and selling the property, if necessary.

**Scholarships:** When all else fails, applying for a scholarship is regarded as a last-minute and last

resort approach. Unlike loans, scholarships do not need to be repaid, but are generally only awarded to students with exceptional qualifications and a track record of high performance.

## Analyse & Review

A periodic review of your investments will reveal whether your allocations and strategy are out of balance. For instance, a moderate Mutual Funds portfolio targeting growth and income typically holds 60% stocks and 40% bonds. An aggressive portfolio - for people with more risk tolerance and a time horizon of 10 years or more - typically holds 80% stocks and 20% bonds.

Similarly, the two major components to educational planning (living costs and the cost of tuition) need constant reviewing. A good education comes at a price. Even where tuition fees are covered, the cost of textbooks, travel and accommodation add up.

Is your portfolio performing and still on track to meet your goals? Are your original cost estimates still realistic or do they need adjusting?

All of these factors will determine if there is a need to increase investment contributions or otherwise. Seeking professional advice from a Financial Advisor will help parents in planning effectively, and making better informed choices.



## Education

# Best Value Universities

(Global ranking)

Parents aspire to give their children the best education, with many of them relying on global institutional rankings as a guide for securing high quality education, at a fairly reasonable price.

The Times Higher Education World University Rankings (THEWUR) 2018 has released a list of the top 1,000 universities in the world, making it the biggest international league table to date.

It is the only global university performance table to judge research-intensive universities across all of their core missions: teaching, research, knowledge transfer and international outlook.

The report uses 13 carefully calibrated performance indicators to provide the most comprehensive and balanced comparisons, trusted by students, academics, university leaders, industry and governments.

The calculation of the rankings for 2018 has been subject to independent audit by professional services firm PricewaterhouseCoopers (PwC), making these the only global university rankings to undergo full, independent scrutiny of this nature.

This year's list of the best universities in the world is led by two UK universities for the first time. The **University of Oxford** has held on to the number one spot for the second year in a row, while the **University of Cambridge** has jumped from fourth to second place.

Overall, European institutions occupy half of the top 200 places, with the Netherlands and Germany joining the UK as the most-represented countries. Italy, Spain and the Netherlands each have new number ones.

Another notable trend is the continued rise of China. The Asian giant is now home to two universities in the top 30: Peking and Tsinghua. The Beijing duo now outrank several prestigious institutions in Europe and the US. Meanwhile, almost all Chinese universities have improved, signalling that the country's commitments to investment has bolstered results year-on-year.

In contrast, two-fifths of the US institutions in the top 200 (29 out of 62) have dropped places.

In total, 77 countries feature in the table.

Source: World University Rankings. Download full list - <https://bit.ly/2eEIALO>

Top 10: The Times Higher Education World University Rankings 2018

Rank	Name	No. of FTE Students	No. of students per staff	International Students	Female:Male Ratio
1	University of Oxford, United Kingdom	20,409	11.2	38%	46 : 54
2	University of Cambridge, United Kingdom	18,389	10.9	35%	45 : 55
=3	California Institute of Technology, United States	2,209	6.5	27%	31 : 69
=3	Stanford University, United States	15,845	7.5	22%	42 : 58
5	Massachusetts Institute of Technology, United States	11,177	8.7	34%	37 : 63
6	Harvard University, United States	20,326	8.9	26%	n/a
7	Princeton University, United States	7,955	8.3	24%	45 : 55
8	Imperial College London, United Kingdom	15,857	11.4	55%	37 : 63
9	University of Chicago, United States	13,525	6.2	25%	44 : 56
=10	ETH Zurich – Swiss Federal Institute of Technology Zurich Switzerland	19,233	14.6	38%	31 : 69
=10	University of Pennsylvania United States	20,361	6.5	20%	50 : 50



## Education

# Getting ready for university

Achieving success during university years will set up the graduate for a thriving future. But to make the most of a four-year learning experience, it's important to plan, even before securing a spot, on how to get the best results. **Massive Open Online Courses** (MOOCs) – free online learning programs that feature the best university courses and skills acquisition information – offer prospective students that opportunity to be early high achievers. Here is why MOOCs will set any student apart:

### 1. Test degree choice before committing

What do you want to study, and why? The degree you choose to pursue heavily influences the institution you attend and your future career path. Secondary school students can complete a MOOC course in their prospective degree to decide if, in reality, it is the right fit. This risk-free, money-free method will help the student start higher education knowing exactly what they want to study as a means of following a focused career path.

### 2. University and scholarship applications will stand out

While in secondary school,

anything a student can do to show a university Admissions team that they are serious about learning will help their application. Knowledge gained from MOOCs will also be useful for department or interest-specific scholarship applications and interviews. In addition to this, taking any MOOC shows initiative and intellectual curiosity, which are two outstanding characteristics of a student primed for success.

### Get started with MOOC learning

To get started, we have listed three top (and popular) MOOC platforms. Some of the courses are paid for, but there are enough free options to keep one busy for years. As proof of a course completion, a print-out of the course overview will suffice.

#### MOOC Providers

Provider	Website
Coursera	<a href="http://www.coursera.org">www.coursera.org</a>
Udacity	<a href="http://www.udacity.com">www.udacity.com</a>
EdX	<a href="http://www.edx.org">www.edx.org</a>

### 3. Academic preparation

Some MOOCs for secondary school students include entry-level maths, first-year composition, and even pre-calculus. **Harvard University** and **MIT's** edX MOOC platforms offer free exam preparation and courses that help achieve high exam scores.

### 4. Learn from peers across the globe

Anyone from any country with internet access can access a MOOC class. Participants communicate with each other through discussion threads and social media, with an excellent opportunity to learn from peers and broaden one's worldview.

### 5. Post-university, boost your job and career prospects

Employers look for several soft skills in their future employees. EdX provides several free "soft skills" courses that cover topics from teamwork to public speaking. Completing MOOCs in a niche area can also help secure specific jobs. A graduate in English language, for example, applying for work as a copywriter for a web design company can take a MOOC on basic web design or HTML coding, which will set them apart from other candidates.



### Extra-curricular Activities

**Real world options** exist for achieving what MOOCs do online, and are especially valuable for their human interaction aspect, in the form of extra curricular activities (<http://arminvestmentmanagers.com/yourpassion>). These activities – which can range from music to the Arts, and sports, personal finance or yoga – provide opportunities for students to socialise and network with peers, while learning crucial lessons in discipline, dedication, emotional intelligence, leadership and teamwork, all as a foundation for academic success.



*Education*

# Top 10 University Destinations

International student choice: The University of Tokyo leads in desirability and job prospects post-graduation

More and more students are thinking outside the box, choosing study destinations that provide excellent value for money, a quality lifestyle and, of course, a high-calibre education. A 2018 release of the QS Best Student Cities index showcases the top urban destinations for international undergraduates, based on a student survey which collected over 50,000 responses worldwide. It provides an insight into preferred study locations, based on factors such as the number of top universities in a city, as well as the following more rounded considerations:

- **Desirability:** While students may be seeking exciting cities rich in opportunity, they (and their parents) are also concerned about the safety of the location.
- **Employer Activity:** This category indicates which cities are most highly sought-after as recruiting grounds among graduate employers. Two of the indicators considered are based on QS's annual survey of employers worldwide, which asks recruiters to identify the institutions they believe to be producing the best graduates in their sector.
- **Affordability:** The 'Affordability' category draws on a range of sources to give an indication of how cost-effective a city is likely to be, when tuition fees and general living expenses are considered.

Read on to discover the trends for education hotspots around the world:

## *The Future of Education*

### A classroom-to-career disruption



Andela coders, Nigeria: 'talent' has become the new theme uniting education and employment

Anyone searching for clues about the future of higher education need not look further than the May 2018 \$412.5 million acquisition of coding boot camp, General Assembly, by the world's largest recruitment and staffing firm, Zurich-based Adecco Group. Coding – with its prospects of a high salary in a tech-driven world – is the must-have skill of the future. In the United States, for example, the mean annual income of a computer programmer in 2017 was approximately \$87,530, compared to the national mean annual income of \$50,620. <sup>1</sup>

<sup>1</sup>The US Bureau of Labour Statistics: [www.bls.gov/oes/current/oes151131.htm#nat](http://www.bls.gov/oes/current/oes151131.htm#nat)

## Best Student Cities 2018

City & Ranking	Internationally Ranked Universities	Highest Ranked Institution	Average International Fees	Best Student Cities 2018	Employer Activity	Affordability
1- London	University College London; Imperial College London; King's College London; London School of Economics and Political Science; Queen Mary, University of London; Royal Holloway University of London; School of Oriental and African Studies, University of London; Birkbeck College, University of London; City University London; Brunel University; Goldsmiths, University of London; Kingston University, London; Middlesex University; London Metropolitan University; University of East London; University of Greenwich; London Business School	University College London (7th in the world)	US\$21,200	18th	2nd	113th
2- Tokyo, Japan	University of Tokyo; Tokyo Institute of Technology; Waseda University; Keio University; Tokyo Medical and Dental University; Tokyo Metropolitan University; Hitotsubashi University; Yokohama City University; Tokyo University of Agriculture and Technology; Yokohama National University; Tokyo University of Science; Ochanomizu University; Aoyama Gakuin University; Meiji University	University of Tokyo (joint 28th in the world)	US\$ 6,700	2nd	1st	51st
3- Melbourne, Australia	University of Melbourne; Monash University; Royal Melbourne Institute of Technology (RMIT); Deakin University; La Trobe University; Swinburne University of Technology; Victoria University	University of Melbourne (joint 41st in the world)	US\$23,300	8th	10th	102nd
4. Montreal, Canada	McGill University; Université de Montréal; Concordia University	McGill University (32nd in the world)	US\$13,200	10th	20th	69th
5. Paris, France	Ecole Normale Supérieure; Ecole Polytechnique ParisTech ; Université Pierre et Marie Curie (UPMC); CentraleSupélec; Université Paris-Sorbonne (ParisIV); Sciences Po Paris; Université Paris I Pantheon-Sorbonne; Université Paris-Sud 11; Université Paris Diderot – Paris 7; Ecole Normale Supérieure de Cachan; École des Ponts ParisTech; Université Paris Dauphine; Université Paris Descartes; Université Panthéon-Assas (Paris 2); Université Paris Ouest Nanterre La Défense; ESCP Europe; ESSEC Business School, Paris; HEC Paris	Ecole Normale Supérieure, Paris (43rd in the world)	US\$3,400	20th	7th	92nd
6- Munich, Germany	Technische Universität München; Ludwig-Maximilians-Universität München	Technische Universität München (64th in the world)	US\$ 152 (tuition fees abolished)	10th	23rd	36th
7- Berlin, Germany	Humboldt-Universität zu Berlin; Freie Universität Berlin; Technische Universität Berlin	Humboldt-Universität zu Berlin (120th in the world)	US \$200	12th	23rd	29th
8- Zurich, Switzerland	ETH Zurich (Swiss Federal Institute of Technology) ; University of Zurich (UZH)	ETH Zurich (10th in the world)	US\$1,900	5th	6th	80th
9- Sydney, Australia	University of Sydney; University of New South Wales (UNSW); University of Technology, Sydney (UTS); Macquarie University; Western Sydney University	The University of New South Wales (UNSW) (45th)	US\$26,400	4th	13th	114th
10- Seoul, South Korea	Seoul National University (SNU); Korea University; Sungkyunkwan University; Yonsei University; Hanyang University; Kyung Hee University; Ewha Womans University; Chung-Ang University; Sogang University; Hankuk University of Foreign Studies; Dongguk University; The Catholic University of Korea; Segong University; Inha University; University of Seoul; Konkuk University; Dankook University; Seoul National University of Science and Technology	Seoul National University (SNU) (joint 36th in the world)	US\$6,500	38th	4th	76th

Source: QS Best Student Cities. Full List 100 - [www.topuniversities.com/city-rankings/2018](http://www.topuniversities.com/city-rankings/2018)

Considering the urgent global demand for coding skills (and the monetary incentives to be had), coding boot camps have popped up across the world and the world wide web. And as an alternative to a full-time university course, learners of diverse backgrounds and age are increasingly turning to these camps for immersive training programs that range from a few weeks to a few months, with courses helping to improve programming skills and enhancing employability prospects for fitting into an increasingly digital workforce.

There is some consensus that students with technology-related qualifications, as well as STEM-related degrees will have a more successful and seamless transition into jobs. As a result, universities globally are beginning to offer more niche courses, such as cybersecurity and nanotechnology, in response to this demand from students and industry.

### Coding Bootcamps

Provider	Country	Attractiveness	Cost & Duration
Andela andela.com	Nigeria	Job placements with blue chip organisations in the United States	Students get paid to undergo a four-month training period
General Assembly generalassemb.ly	International (20 global locations)	Job placements within 180 days of graduation	£8,000 to £10,000 (\$10,750 - \$13,450) for a 10 to 12-week course



*Education*

## The value of internships

As the academic year ends and a new one looms, many students will be preparing for university for the first time, and trying to determine how they will spend the next four to five years studying. For parents, ever-rising tuition fees have increased discussions about the return on investment in higher education, especially because obtaining a degree does not guarantee employment.

Fortunately, internships - work experience that gives undergraduates direct contact with the realities of the workplace - provide a firm foundation for securing a job after graduation.

There are many benefits to completing an internship, including:

- **Determining the right path:** Internships give the undergraduate the chance to decide if they truly want to pursue a career in a given field. The earlier they can secure an internship, the better;
- **Gaining practical employment experience:** Interns may be given access to work on a project hands-on, leading to skills that employers look for when hiring university graduates: an ability to solve complex problems, communicating effectively, functioning comfortably in teams, and working productively with people from diverse backgrounds;
- **Exploring different fields within the student's area of study:** An internship lets the student participate in more than one discipline. Supposing the intern is in school for Civil Engineering, there could be opportunities to work under a transportation planner or a water resources engineer. If they happen to be studying Mechanical Engineering, there could be options to explore working in mechanical design, as well as thermal and fluid design. These openings help the intern determine a more specific field to pursue;
- **Developing professional work habits and achieving confidence,** which lead to a smoother transition to permanent employment.
- **Building a solid network of contacts:** Internships also provide fantastic networking opportunities. Everyone the student meets while on the job is a potential contact that may help in the future to advance in their career.

## Education

# Real-life interns

An internship expands a student's portfolio of work experience, which is the one thing that employers seek. Professional programs, such as the ARM Young Talent Programme (AYTP), provide exceptional university students with an opportunity to pursue an early career at the company, through exposure to real-life corporate assignments. Some of the students share their candid experience of trying to become unforgettable as they built their personal and professional brand:



### Mustapha Wahab (2016 AYTP)

"As an undergraduate student of economics faced with numerous career options, the ARM Young Talent Program (AYTP) was such an exemplary platform which taught me the importance of team work and, pertinently, helped me find a passion for Finance. I interned as an Investment Analyst where I learnt a lot about company analysis, equity valuation, and how to spot fundamentally sound stocks. Today, I work as an Investment Banking Analyst at ARM Securities Limited, with a focus on equity and debt markets. AYTP was a wonderful experience as it helped shape my career and, more importantly, made me a better person"

### Adenike Sodeinde (2016 & 2017 AYTP)

"During the 2016 AYTP, I worked in the Financial Control unit where I prepared and presented a five-year financial forecast for an ARM subsidiary. It was my first time doing this, but my team members ensured I succeeded. For the 2017 AYTP, in the internal audit unit, I planned the review of a shared service unit with the support of the unit members. My experience has influenced and improved me professionally - especially my research, report writing, project management, people interaction and presentation skills. I have become a lot more confident since AYTP, and can affirm that ARM is a great place to learn, grow and push boundaries"



### Mutsa Mamvura (2016 AYTP)

"During the AYTP program, I worked in Securities, and therefore spent a majority of my time on the trading floor. The learning experience improved my proficiency in data collation, trend analysis, proposals, and presentations. Collaborating with interns from different departments helped refine my interpersonal skills, as well as develop leadership qualities necessary for success in the business world. Visiting on-going projects that ARM was involved in (such as the Lakowe Golf and Country Estate) also allowed me see the manifestation of work done at the desk translated into real life. The support and mentorship provided in the program was indispensable"

# MY PASSION. MY FUTURE.

2<sup>nd</sup> & 3<sup>rd</sup>  
30<sup>th</sup> & 31<sup>st</sup>  
August '18

## WHAT ARE YOUR TEENS UP TO THIS SUMMER?

Our free teenage summer program is designed to provide fun and critical learning opportunities for secondary school students between the ages of 12 years and 17 years.



### Saving & Investing

Learn how to grow your pocket money and how to make money



### Career & Mental Wellbeing

Your passion, physical and mental wellbeing



### Hobbies & Interest

Explore hobbies and interests



+234 (1) 270 1653

+234 (1) 270 1003

[arminvestmentmanagers.com/yourpassion/](http://arminvestmentmanagers.com/yourpassion/)  
[wealthadvisor@arm.com.ng](mailto:wealthadvisor@arm.com.ng)



---

# WINES

## *Liquid Gold: Investing in Fine Wines*

---

**I**n November 2013, an unknown Asian buyer paid an unprecedented US\$476,405 for a 12-bottle case of 1978 **Romanée-Conti Grand Cru** at Christie's Hong Kong, part of a sale that realised more than US\$9 million.

As investors continue to look for novel ways to diversify their portfolios, the **Wealth Report 2018** - the latest Knight Frank *Fine Wine Icons Index* (KFFWII) - states that wine has clinched second place as an investment of passion. It also forecasts steady and gradual growth in the world of investment wines and vintages, over the next nine months.

TO APPRECIATE A MASTERPIECE...

PRIDE OF THE HOUSE OF LOUIS ROEDERER



LOUIS ROEDERER  
CHAMPAGNE





  
MAISON FONDÉE EN 1776  
**LOUIS ROEDERER**  
CHAMPAGNE

...SEARCH FOR ITS SOURCE

A LEGEND FROM THE CREATORS OF CRISTAL

Coral Enterprises (Nigeria) Ltd | Email: [sales@coralgroupng.com](mailto:sales@coralgroupng.com) Dadsons (UK) Ltd | Email: [sales@dadsons.co.uk](mailto:sales@dadsons.co.uk)

## Wines

# The most expensive wine lots of 2017

Last year, Christie's auction house held 16 live wine auctions all over the world (including London, New York, Hong Kong, Paris and Geneva), and reveals its highest selling fine wines for 2017.

### UK Auctions

Christie's highest-selling lot was a 12-bottle case of Domaine de la Romanée-Conti's Romanée-Conti 1988, sold in London's September 'Fine and Rare Wines' auction for £198,000.

In second place was the coveted Château Cheval-Blanc 1947, a 12-bottle case sold for £168,000 in the December 'Finest and Rarest' London auction.

Eight out of Christie's top 10 wine lots were from Burgundy, dominated by Domaine de la Romanée-Conti (DRC) wines: three lots of Romanée-Conti 1988, one of Romanée-Conti 1991, and La Tâche 1996.

A single bottle of Château Lafite-Rothschild 1806 made seventh place on the list, sold for £45,600 at London's December auction.



### US & Asia Auctions

The top selling wine from Christie's New York sales was DRC's Montrachet 1990 (12 bottles), sold for US\$104,125.

Other US highlights included three bottles of DRC's Romanée-Conti 1990, which reached a price of \$98,000.

Twelve bottles of Petrus 1947 sold for \$49,000, and three bottles of 1975 'Black Seal' Madeira, sold for \$46,550.

Château Cheval-Blanc 1947 was the highest selling lot among Christie's Hong Kong auctions; its May auction saw a case of 12 sell for 1,592,500 HKD (US \$203,740).

### Trends

Clearly, and according to the KFFWII, a very small selection of regions – including Bordeaux and Burgundy – continue to remain at the forefront of areas producing popular investment wines. However, newer regions are beginning to establish themselves - Piedmont, Tuscany and Champagne are developing in the wine investment space as collectors and investors test the waters.

*\*Information on Christie's 2017 wine auction, courtesy of Decanter.com*



## *Wines*

# Burgundy: Everything you want to know about the wine and region

The renowned French wine region of Burgundy (or “Bourgogne”) may be small in size, but its influence on the world of wine is extensive. This historical region is world-famous for its grapes – the Pinot Noir (for red wines) and Chardonnay (for white wines). More than any other viticultural region, its distinctive ‘terroir’ concept (a symbiosis of grapes, soil, climate, vineyard placement, and human touch) deeply influences the quality of wine production in the area.

## CLASSIFICATION AND HIERARCHY

The region has over 100 ‘appellations’ or approved wine growing areas, and these are separated into four levels of quality:

### Regional Appellations

Regional Wines form 51.1% of total production, and can be made from grapes grown anywhere in Burgundy. They tend to be fresh, light, and lively, making them excellent sippers or aperitif wines. They are usually labelled “Bourgogne Rouge” (red) or “Bourgogne Blanc” (white). Sparkling wines, such as Crémant de Bourgogne, Bourgogne Aligoté, and Bourgogne Hautes Côtes de Beaune fall under this category.

### Communal Appellations

Communal appellations make up 37.3% of total production, with wines named after the village in whose area it is produced. These wines are fresh and fruity, with little-to-no oak, but are a bit more complex. Examples include Puligny Montrachet, Gevrey Chambertin, Savigny les Beaune, Auxey-Duresses, and Saint-Romain.

## Premier Cru

Within a communal appellation area, plots (which are also called 'climats'), have been established and classified as Premiers Crus (literally, first growths), particularly with regard to the consistency of their quality. Representing 10.2% of total production, "Premier Cru" wines are slightly more intense than the communal variety, and make marvelous food wines. The bottle must be marked with the name of the town (for example: Vosne Romanée 1er Cru, Meursault Charmes 1er cru)

## Grand Cru

The "elite" of Burgundy wines, the Grand Crus are produced on the most famous plots. Although they account for just over 1% of Burgundy's annual production, buyers are willing to pay top dollar as the average production is just 5,980 bottles per year. Bold, powerful, complex and made for cellaring, they are the epitome of both Pinot Noir and Chardonnay. Romanée-Conti is certainly the most famous of Burgundy's Grands Crus appellations, with other popular examples including Montrachet. The bottled wines must include the compulsory reference "Grand Cru".

*Although the Grand Crus account for just over 1% of Burgundy's annual production, buyers are willing to pay top dollar as the average production is just 5,980 bottles per year*



More about Burgundy wines: [www.bourgogne-wines.com](http://www.bourgogne-wines.com)

Information edit source: Tourist office, Beaune & Pays Beaunois. Beaune is located in the heart of Burgundy's famous vineyards (Pommard, Corton-Charlemagne, Romanée-Conti, Meursault, Santenay and Savigny-les-Beaune).



## Wines

# Storing your wine collection like an expert

Ageing fine wines in a personal cellar is always a gratifying venture that provides layers of pleasure for the Collector - from the moment the bottle is bought, to that instant when the cork is pulled.

But a great wine collection deserves perfect storage, which according to experts should be kept at 10-14°C (50-57°F), with 70-75 per cent humidity. Beyond this temperature, the wine's flavour and balance, and the bottle's paper labels and corks, can all be ruined.

For the wine connoisseur or burgeoning enthusiast struggling to manage fluctuations in the wine cellar, technology has come to the rescue with ultra-modern temperature-controlled cabinets, pods, and rooms that are far more adept at protecting precious bottles.

Bespoke storage solutions from Cellar Maison, for example, include walk-in, frameless glass Classic Wine Pods, which are sleek and visually stunning, allowing optimum viewing of wine from outside the pod, while the bottles remain stored at optimum temperature and humidity within. The pods can be created as a climate-controlled feature within an entertaining space in a home, fitting into a curved, or square, glazed corner wall.

[cellarmaison.com](http://cellarmaison.com)





## Beauty, serenity, wellness and nature.

Lakowe Lakes is everything you have ever dreamed of, from the serenity of the homes, to the 18-hole championship standard golf course, and the hospitality and wellness resort, come discover a lifestyle like no other.

**Live golf. Play life. Discover more at [www.lakowelakes.com](http://www.lakowelakes.com).**

**LAKOWE LAKES**  
GOLF AND COUNTRY ESTATE

**MIXTA**  
**AFRICA**



*Travel*

## Amazing Spaces: Two of the most stylish luxury hotels *(global)*

Put design at the centre of your next holiday, with a stay in one of these beautiful luxury destinations that combine style with incredible comfort.

Tswalu Kalahari  
Northern cape, South Africa

South Africa's largest private game reserve admits no more than 30 guests at a time to discover the serenity and beauty of an arid Savannah, and its diverse wildlife. Tswalu's two properties (Tarkuni and the Motse) have been designed to uncompromising standards of comfort and elegance, while striving to create an atmosphere of barefoot luxury, and the ultimate exclusive sanctuary. Secluded suites with their own private deck and fireplace, a private chef, and a personal host, ensure a completely handmade experience

[Tswalu.com](http://Tswalu.com)

Nihi Sumba Island  
Sumba, Indonesia

Nihi Sumba Island was voted the best hotel in the world by Travel & Leisure for two years in a row (2016 and 2017). Responsible luxury is the guiding principle of this facility's eco-friendly approach, built by fashion mogul Chris Burch on a remote Indonesian island. Nihi Sumba captures the essence of casual luxury, creating an epic vacation experience, tailored specifically to each and every guest. Spacious and grand, its 27 private villas feature high ceilings, three walls of windows, king-sized canopy beds with a sitting area, and work station, and a private plunge pool and lounge area with spectacular unimpeded views of Nihi Beach.

[nihi.com](http://nihi.com)



## Lifestyle Global: Golf

# Two top destinations

*(luxury communities with haute amenities for serious golfers)*



Diehard devotees of golf who seek variety and originality outside the confines of their local golf course will find top-notch rounds of the game at majestic destinations around the world. Today's state-of-the-art golf communities have many luxurious amenities - fitness centres, gourmet dining, hiking trails, horse riding, movie theatres, and courses designed by golf legends. We feature two leading international developments where golf is just one part of many appealing attractions.

### Casa De Campo La Romana, Dominican Republic

Casa de Campo Resort & Villas is one of the Caribbean's most exclusive and luxurious 5-star resorts, featuring impressive villas with private pools in lavish settings, championship golf courses, and secluded beaches such as the pristine and private white-sand Minitas Beach.

Within this expansive 7000-acre luxury resort, golf isn't just a pastime; it's a way of life. The resort is home to three championship golf courses - including one known as "Teeth of the Dog", the number one ranked course in the Caribbean, designed by one of the most prominent golf course architects in the world, Pete Dye.

Seven holes sit next to the ocean, making Casa de Campo one of the few resort courses that delivers a unique, memorable experience on every hole.

Casa de Campo boasts its own Marina, tennis and polo facilities, a series of shops, and restaurants that offer Michelin-quality menus. At this luxury golf resort, you can kick back and cruise around in your very own golf cart. For villas with more than five bedrooms, guests also get a car.

[casadecampo.com.do](http://casadecampo.com.do)

### Carmel Valley Ranch Golf Course Carmel, California

Tucked back amidst a stunning scenery of rolling hills and grapevines, Carmel Valley Ranch is one of the California's best places for lodging, fine dining (Valley Kitchen), wine, horseback riding, hiking and championship-calibre golf courses, designed by the legendary Pete Dye.

Voted the #1 Northern California Resort by Condé Nast Traveler (2018), the 180-suite luxury resort sits on 500 virgin acres, with a tactically challenging 18-hole, par-70 course that serious golfers will enjoy. Travel and Leisure has also named the Carmel Valley Ranch Golf Course one of the best in the United States.

Any visitor will delight in the Valley's superb amenities, including a world-class tennis facility, state-of-the-art fitness centre, luxury spa, clubhouse, pro shop, junior Olympic saltwater pool, adult and family hot tubs, bocce ball courts, and kid's splash zone. The Spa Aiyana - a 15,000 square foot haven with 11 treatment rooms - draws upon its organic garden and vineyards to design seasonal, ingredient-driven treatments.

When billionaire and Hyatt heir, John Pritzker, took over Carmel Valley Ranch in 2009, he had the singular objective of transforming the once-dull resort into a family-friendly destination, with fun and well-being in mind. He seems to have succeeded.

[carmelvalleyranchclub.com](http://carmelvalleyranchclub.com)



Carmel Valley Ranch Golf Course



## Lifestyle Nigeria: Golf

# Lakowe Lakes

*(golden gleaming game)*

For serious golfers in search of a luxury community with top-of-the-range amenities, the exclusive 308-hectare, residential Lakowe Lakes Golf & Country Estate is just the place. Situated in Lagos-Nigeria, Lakowe Lakes offers a distinctive lifestyle in a serene and luxurious environment, unmatched by any other development in West Africa. The Estate is owned and developed by Mixta Africa, a leading Real Estate company and wholly-owned subsidiary of ARM Limited.

Lakowe Lakes Golf Club  
Lagos, Nigeria

The Lakowe Lakes Golf Course is embedded within the Estate, and takes advantage of an unspoiled coastal forest, with fairways surrounded by a natural ecosystem. The 18-hole championship Golf Course comprises 92 hectares of beautifully manicured lawns, 11 man-made lakes, multiple tees, generously wide fairways, bunkers, and greens to challenge all levels and skills of golfers. The Course has a par rating of 72, consisting of two returning loops of 9 holes each, with four par 5s, four par 3s, ten par 4s, cart paths linking all 18 holes, and an ongoing revegetation programme that identifies areas for extensive native and selected tree planting.

Other golfing benefits include a golf academy, pro-shop, driving range, short game practice facility, and a clubhouse that offers an extensive array of refreshments to golfers and guests. In addition to the golfing, there are ongoing plans to develop a Sports Club and Lakeside Recreational Centre, which will offer visitors and residents a wide range of activities, including basketball, tennis, swimming, a kids' club house, and picnic area for families.

Currently managed by IMG, an international Golf Management Company, the Course at Lakowe Lakes Golf & Country Estate has set new international standards for golf courses in West Africa.



# UNWIND.

Recline into a fully-flat bed  
and arrive refreshed.



Discover the difference  
in our Business Class.

Let us know when you would like to eat,  
with our Dine Anytime service. Sleep deeply on a large,  
fully-flat bed. Enjoy the latest blockbusters and box sets  
through noise-cancelling headsets or work using  
in-seat power ports, mobile or Wi-Fi.

*Now flying daily to Abu Dhabi.*

From *Abu Dhabi* to the world

الإتجاه  
**ETIHAD**  
AIRWAYS  
ABU DHABI

[etihad.com](http://etihad.com)



## Gastronomy

# The Best of Fine Dining, with Super Chef, Yemi Popoola

**Yemi Popoola is a chef, culinary instructor and hospitality consultant, whose business, *The Kitchen Diva*, creates bespoke menus for private dinners of not more than 35 guests. We spent a little time with her to get an insight into the professional and intricate art of world-class, fine cuisine:**

Her roots in fine dining, how it got her to Switzerland, and what the big take-aways were.

When I was thinking of leaving paid employment, having worked as a Human Resource consultant and practitioner for almost 20 years, my natural inclination was to go back to school, hone my passion for cooking and entertainment, and see if I could make a business out of it.

After almost two years of research and building up the courage to leave my job, I found a school (DCT International Hotel & Business Management School, European Culinary Arts Centre) in Lucerne, Switzerland that not only met my goals, but would also give me a different living experience. With three official languages (none of which is English) and different customs and culture, Switzerland was definitely a great fit.

I had many surprises. I learnt that Culinary Arts is as much a science as it is art, and that the traditional culinary profession is dominated by men.

In the process of obtaining an Advanced Diploma in European culinary management, it was amazing to be introduced to the nuances of diverse cuisine, the proper and traditional methods of cooking, and undergo a skills-perfecting internship with the Bad Horn Hotel (St Gallen, Switzerland), where I worked under a 13-point Gault et Millau chef. I subsequently did another internship in the United States with the renowned Peabody Hotel in Memphis, which exposed me to the foods of the Americas.

The big takeaway from my journey into cuisine is the depth of gastronomic knowledge gained from exchanging professional resources with colleagues of various nationalities – North and East Africa, the Americas, Europe and Asia – which I would later harness to delight the palate of my clients.

*I learnt that Culinary Arts is as much a science as it is art, and that the traditional culinary profession is dominated by men.*



One of the most scintillating aspects of any luxury dining experience is sampling new flavours and exotic styles of cuisine. What culinary delights do you have on offer, and who are your typical clients?

Sampling new flavours is my favourite pastime! Anywhere I go, I seek out food and restaurants that are not on the tourist map, so I can experience authentic ethnic food, first-hand. I have learnt to prepare food from different parts of the world, and our menus typically represent my journeys. It is therefore gratifying that my typical clients are adventurous with cuisine, and love to eat. That said, I find that as audacious as we are in Nigeria, we like our original spices and flavours. It means, for example, that I would sometimes find myself making a tomato risotto using our local jollof rice seasoning.

*Height in food presentation is more visually engaging than a flat arrangement. Multiple colours are more visually appealing, and build up more expectation than a monotone dish.*

To satisfy the epicurean, what would you say is your signature dish (that menu showstopper) – and why?

My signature dish is of North African origins. That would be a roasted leg of lamb, stuffed with dates, figs, and pine nuts, and flavoured with North African spices. It's an absolute delight to prepare this platter, which I would typically serve with chutney.

What do fine diners need to know about food and wine pairing?

The traditional rule for food and wine pairing is to order white wine with mild dishes (fish, chicken, pork), and red wine with stronger flavoured dishes, such as beef and veal. Rosé wine would go well with chicken and pork, but not fish. Sweet wines are better served with desserts, while fortified wines like Port or Marsala are good to end a meal with. The general rule of thumb is to pair full-flavoured wine with full-flavoured dishes, while mild-flavoured meals are better enjoyed with mild flavoured wines, like a Beaujolais.

Gastronomic delights are delivered with an attention to detail that offers an exceptional experience, both visually and gastronomically. Tell us why visual cues are so important in an industry based on flavour and aroma

The Chinese have a saying: You eat first with your eyes, then your nose, then your mouth. Scientists have shown that what we see – whether people or objects – creates an emotion, sometimes in the subconscious and other times, on the conscious level. This applies to food. Our eyes and mind note harmony or chaos on a plate. Harmony and balance are affected by the food arrangement in relation to the shape and the size of the plate, colours on the plate, and size of each food product. The more harmonious a plate looks, the more positive emotions are evoked about the food, even before the first taste. So, for instance, height in food presentation is more visually engaging than a flat arrangement. Multiple colours are more visually appealing, and build up more expectation than a monotone dish.



Fine dining is a journey steeped in tradition. It begins with the appetiser (or amuse-bouche) and ends with dessert. One is not, for example, supposed to order a salad as a main course. With regards to private haute dining, what are the etiquette processes and standards?

Fine dining is a total experience that goes beyond the actual eating. Fortunately, restaurants have taken a bit of work out of the ordering process and diners don't have to worry about things such as what order the dishes should be eaten. Nowadays, all that is required of the diner is very good manners - starting from dressing well for the occasion, confirming your booking and not being late, treating your waiter well, asking questions if you are unsure of what a dish entails, making your dining experience enjoyable for everyone (including your fellow diners, by not being too loud or having noisy telephone conversations), and always leaving a tip.





## *Freedom to reach your goals*

Whether you're an individual investor or a business looking to take things to the next level, the goals you set determine the approach you take.

The right investment solutions give you the freedom to reach your goals, no matter how many or how often they change. That's why we tailor and constantly adapt unique investment strategies to match your ambitions.



Robert Restaurant

# Gastronomy

## Gourmet Greatness: Two leading restaurants within art galleries (*international*)

### ART À LA CARTE

Ever since Spanish painter Pablo Picasso painted to earn his supper at La Colombe d'Or (high in the hills of Provence, in the south of France), the close connection between art and food has flourished. Today, art galleries and museums around the world are pairing their artistic masterpieces with an exceptional culinary experience, serving Michelin-standard meals, within designer interiors. Here are two of the best art-gallery restaurants:

**The Wallace Restaurant**  
The Wallace Collection, London

Considered to be one of the best collections of fine arts in the UK, the Wallace Collection is a national museum containing unsurpassed displays of French 18th-century art, furniture and porcelain. Located within its stunning courtyard is the glamorous Wallace Restaurant, a French-style brasserie that celebrates the very best of modern French cuisine, all made with the finest British and French ingredients - with a modern twist.

For the ultimate experience, visit on a Friday or Saturday evening for fine dining under the stars, and feast on a full à la carte spread.

On the breakfast menu is a choice of wild mushroom and truffle omelette, scrambled eggs with smoked salmon, or pancake with raspberry, coconut and maple syrup snow. Afternoon tea serves up a classic Cornish cream tea, with a selection of finger sandwiches, homemade scones and a medley of delicious cakes, topped with a glass of vintage champagne.

Location: Hertford House, off Oxford Street

[wallacecollection.org/visiting/thewallacerestaurant](http://wallacecollection.org/visiting/thewallacerestaurant)

Art on the menu: Crab salad with avocado and lemon mayonnaise

**Robert**  
The Museum of Arts and Design, New York

The Museum of Arts and Design (MAD) collects, displays, and interprets objects that document contemporary and historic innovation in craft, art, and design. It houses four floors of exhibition galleries for works by established and emerging artists, a Centre for the study of jewellery, an Education Centre that offers multi-media access to primary source material, hands-on classrooms for students, and three artists-in-residence studios.

Sitting atop MAD is Robert, a classic modern American restaurant, serving fine, contemporary American fare, prepared by Chef Gonzalo Colin. Amidst breath-taking views of Central Park and Broadway (at Columbus Circle), brunch, lunch, and dinner menus feature exotic and everyday platters - Quinoa Tuna Niçoise, Farfalle Carbonara, and roasted organic chicken.

The elegant décor at Robert is second-to-none: floor-to-ceiling windows, dazzling sculptural pieces, a 15-foot-long steel communal table with a six-foot-tall 'sound wave', incredible LED lighting – all put together by architects Philip Michael Wolfson and Johanna Grawunder. The owners of Robert won't disclose the budget for putting up the restaurant, other than to say it was under US\$10 million.

Location: Manhattan, New York City

[robertnyc.com](http://robertnyc.com) | [madmuseum.org](http://madmuseum.org)

Art on the menu: Creekstone filet mignon - potato fondant, white asparagus, Sauce Robert



# ARM WRAP

YOUR BESPOKE INVESTMENT SERVICE

Investment Portfolio

Insurance Protection

Trust Service

T +234 (1) 270 1653, +234 (1) 270 1003

[wealthadvisor@arm.com.ng](mailto:wealthadvisor@arm.com.ng)

# Style

## Couture Closet Ladies

*How to wear a hat with style*



*Hat by Nigerian bespoke luxury milliner, ITAM by kingssignature, award winner at the 2018 Dubai World Cup, the most glamorous ticket in the Middle East*

Hats, when worn well, are the ultimate accessory to any outfit. As they head into the luxury market, headpieces have evolved into a fashion accessory that delivers swift affirmation of status for any wearer. Having dressed the likes of Britain's Royals, Philip Treacy explains how to choose the perfect hat, whether for a ceremonial reason, or the intrepid declaration of fashion and style.

### Colouring

Pale skin needs a warm colour such as fuchsia or Bordeaux.

### Your Figure

if you are petite, choose a narrow brim with a high crown to add height; a tall woman can carry off most styles, but should be careful to avoid a hat that looks too small. I never stick to the rule that says the brim shouldn't be wider than the shoulders, but the crown should never be narrower than the cheekbones. Always use a full-length mirror to check the proportions.

### Accessories

The received wisdom is to match the shoe with the hat, but I feel this makes the wearer look shorter; instead, match the bag with the hat. A hat is an indicator of yourself, of your personality. You will know if it's right. Are you happy in it? Do you smile when you look in the mirror? Are your eyes sparkling?

### Your Features

Small perching hats, such as beanos, suit heart-shaped faces; a full sweeping brim, or one with a trim that lifts the eye, will soften a rectangular face; broad and angled brims with a wide crown will narrow a round face; and almost any shape suits an oval face, although large brims are the most flattering



*Hat by Philip Treacy OBE (2018 Fenwick-Royal Ascot exclusive collection)*



*Hat by Stephen Jones OBE (2018 Fenwick-Royal Ascot exclusive collection)*

**NIGERIA**  
**ITAM Bespoke Millinery**  
**+234 817 298 3605**  
**(by appointment only)**

Source: Country Life | [countrylife.co.uk](http://countrylife.co.uk)



# Style

## Stay Haute Gentlemen

### *Pièce de resistance: Bespoke suiting*

The *pièce de resistance* in any man's wardrobe is his suit, and buying bespoke is one sure way to make it stand out from the masses. Bespoke, the personalised service dedicated to satisfying the unique sartorial needs of the world's most influential gentlemen, is the highest level of suiting, and arguably, the greatest luxury. This exclusive suiting style flatters every wearer, never goes out of style, and has the power, all on its own, to imbue a sense of confidence and prominence in any gentleman.

#### Precision

Traditional bespoke tailoring mostly offers a client the benefits of heritage, and tailors with skills and secrets that have been passed down from generation to generation, as with Anderson & Sheppard (founded in 1906), the favoured tailor of HRH Prince Charles of Wales.

Under the guidance of an expert in-house tailor, clients are given the latitude to choose the smallest details of their garment's architecture - from an unrivalled selection of fabrics, to the cut, colour, style, and shape, to the lapel, buttons and lining - ensuring that the personal tailor delivers a one-of-a-kind piece of artistry, executed with the utmost precision, to define the client's personal style.

Tailoring experts such as Brioni are known to employ a unique process that requires 220 steps and over 6000 meticulously hidden stitches made by hand.

#### Personalisation

But why buy bespoke?

Says Savile Row tailor Steven Hitchcock: "Ultimately there are only two reasons to buy bespoke: for the fit and for the quality. You won't be disappointed. You can just tell a bespoke suit, even if, on the surface, it's just a plain blue suit. That's because it's been made for you and not for 50,000 people, kind of like you."

"While many men can look passable in an off-the-peg suit, there's no such thing as a standardised, symmetrical body. Bespoke aims to even out all personal quirks of stature and posture to improve your overall appearance," Hitchcock adds.

Bespoke also offers longevity. According to David Taub (Head Cutter at Gieves & Hawkes): "Everything about the way a bespoke suit is made leans towards the idea that it will be worn for a long time." The best part is that timeless tailoring can be passed down to the younger generation, and refitted anew.



### Masters at work

Those seeking the ultimate couturier-tailor service turn to no other than Savile Row, London's famous tailoring street which has a reputation as the world's foremost tailoring destination, stretching all the way back to 1803. What is truly special about this historic street is that it makes space for both old and new blood, with some of the Row's most distinctive cuts done by stalwarts such as **Gieves & Hawkes** ([gievesandhawkes.com](http://gievesandhawkes.com)), **Huntsman** ([huntsmansavilerow.com](http://huntsmansavilerow.com)), and **Ozward Boateng** ([ozwaldboateng.co.uk](http://ozwaldboateng.co.uk)). Expect to pay from £3,500. Savile Row-trained **Mai Atafo** ([maiatafo.com](http://maiatafo.com)), as well as the **Okunoren Twins** ([okunoren.com](http://okunoren.com)), are recognised as two of Nigeria's bespoke tailors of choice.



### The sartorial gold standard

Even though many traditional signs of haute tailoring can almost be convincingly factory reproduced, some of the tell-tale details of a perfectly tailored suit are unmistakable.

The canvas inter-lining, for example, which gives the bespoke suit its form, will be free-floating rather than fused into the garment, to better mould to the owner's body shape with wear. And there will also be some excess fabric, so that the suit can be altered as the body fills out over the years.

Working cuffs or buttonholes on the suit sleeve have long been a clear sign of craftsmanship. While an 'off-the-rack' suit has decorative buttons by the sleeves, a bespoke suit will make them functional.

Other indications of a hand-made garment are pick-stitched lapels, which have small stitches placed closer together on a lapel than its machine-made counterpart.

# Watches For Him

Passion. Beauty. Culture. Watch brands at this year's Baselworld 2018 exhibited strong timepieces, with stunning creations for both ladies and gentlemen that literally took the breath away. It had many re-considering the value of collecting watches as an investment or cultivated hobby. For whatever reason – status, legacy or pleasure – the following timepieces are certainly worth a second (or a third) look as a meaningful investment.



## PATEK PHILIPPE 5531R-001 WORLD TIME MINUTE REPEATER

Craftsmanship at its best. The original version of the Patek Philippe 5513R World Time Minute Repeater was the first watch of its kind: a minute repeater capable of chiming the local time, in any of the 24 reference time zones. The watch was originally introduced in 2017, as a special edition. There were exactly 10 of those watches made – five of each of the two grand feu enamel dial treatments, which showed the Manhattan skyline by day and by night. The 5513R is now part of the regular collection at Patek, with a grand feu enamel dial, showing the Lavaux vineyard terraces on the shores of Lake Geneva.

Price: US\$ 496,238 | Availability: Application piece  
Limited Edition: Regular collection but (very) limited production.



## BVLGARI OCTO FINISSIMO TOURBILLON AUTOMATIC

The Octo Finissimo Automatic simultaneously breaks three world records: it's the world's thinnest automatic watch (it is only 2.23mm thick), the world's thinnest automatic tourbillon, and the world's thinnest tourbillon. One of these records was until now held by Bulgari itself, another was established by Audemars Piguet in 1986, and the third by Piaget in 2017. All three records are now held by a single watch. The Octo Finissimo launches with steel, gold and titanium options - and, despite its slim size, it offers 60 hours of power reserve.

Price: US\$ 120,000 | Availability: TBD  
Limited Edition: 50 pieces

# Watches For Her



## THE ROLEX COSMOGRAPH RAINBOW DAYTONA IN EVEROSE GOLD

Rolex first introduced the Cosmograph Daytona 'Rainbow' in 2012, available only in white and yellow gold, and in extremely limited numbers. The timepiece quickly gained popularity with celebrities and watch collectors. For 2018, Rolex has released a new version Ref. 116595 RBOW of the watch in an attractive Everose gold tint. Similar to the original, the bezel is set with 36 baguette-cut sapphires, applied in a range of graduated colours, while the mid-case is encrusted with 56 brilliant-cut diamonds. What differentiates the new watch from its predecessor is the use of another 11 baguette-cut coloured sapphires for the hour marker.

Price: US\$ 97,500

Availability: Extremely limited

## PATEK PHILIPPE WORLDTIME MINUTE REPEATER

Patek Philippe's new Ref. 7150/250R-001 Ladies Chronograph is its only chronograph watch aimed exclusively at women. It replaces the ground-breaking Ref. 7071 "Ladies First" model that debuted to great fanfare in 2009, and which the company produced until 2016. The new reference, like its predecessor, is powered by Patek Philippe's in-house, manual-winding chronograph Caliber CH 29-535 PS. It is worn on a shiny mink gray alligator leather strap, secured with a rose-gold prong buckle that sparkles with the fire of 27 diamonds.

Price: US\$ 83,918





## Wellness

# Two of the world's top wellness retreats

La Réserve Ramatuelle

The explosive growth in the desire to get and stay well is ever more global. More than just a simple spa break, wellness retreats are designed to address a range of specific ailments, with tailored packages focused on detoxification, weight loss, stress reduction or anti-ageing. These two leading luxurious and hi-tech getaways come highly recommended for complete rejuvenation.

### Lanserhof Tegernsee Bavaria, Germany

Lanserhof Tegernsee is one of the world's foremost medi-spas, and considered to be Germany's most luxurious but rigorous health retreat. Staffed by a melange of experts – from doctors, to dietitians, to personal trainers – the centre's famous Lans Med Concept offers a unique combination of traditional healing methods and the latest medical knowledge.

therein lies the key to its success for clients being able to disconnect and completely submitting to wholesome physical wellness.

The high-end facility boasts a heated saltwater pool, spacious and contemporary rooms and suites, rolling hills, flower-dotted meadows, slate-blue streams, fresh air, and a fireside lounge – all designed by architect Christoph Ingenhoven, and landscape architect Enzo Enea.

[lanserhof.com/en/tegernsee](http://lanserhof.com/en/tegernsee)

In Europe's most modern health resort - which offers 21,000 square metres of holistic treatments for health and well-being - food, drink and the Internet are rationed, but



### La Réserve Ramatuelle Saint-Tropez, France

The Côte d'Azur in France remains the domain of the global elite. Within these environs, you will find Saint-Tropez which is, quite simply, the most famous resort in Europe.

La Réserve Ramatuelle is an exclusive retreat located in Saint-Tropez, and famous for its Swiss-inspired three-to-five-day Nescens boot camp, and a four-to-six-day Nescens better-ageing exclusive experience.



The Retreat also offers a wide range of spa treatments - from hydrotherapy and osteopathy, to targeted figure enhancements and figure regimes – which is why adherents flock to the Centre from all over the world.

A winning combination of luxury, simplicity, and surrounding nature - plus its programmes that encourage lifestyle changes - earn La Réserve a top spot in boosting well-being and vitality.

[Lareserve-ramatuelle.com/en](http://Lareserve-ramatuelle.com/en)

## Wellness

# Rest & Relaxation: Lagos-Nigeria

Sensational rooms that overlook stunning scenery, delicious meals made from natural produce, relaxing spas and treatments, sporting activities – the best wellness destinations have all this, and so much more.



### The Lodge & Spa Resort at Lakowe Lakes

The Lodge and Spa Resort at Lakowe Lakes is in the process of being developed as the first of a number of hospitality products within the Lakowe Lakes Golf & Country Estate.

The Resort resides on a dedicated and secluded platform that overlooks a lake, which enhances the serenity of the setting, and offers a one-of-a-kind experience. An adjacent Corporate Lodge overlooks a golf course, offering stunning views of the 18th hole and beyond.

**The Spa Resort** is currently made up of 10 upscale suites, crafted from Balinese-inspired timber. On completion, it will contain 63 luxurious suites, comprising studio, one-bedroom, and two-bedroom units. It will also feature a full-service spa and wellness facility, offering a wide variety of rejuvenating and therapeutic treatments.

Recreation will be a primary offering of the facility, leveraging on the natural setting of the resort and the larger estate. Residents will be able to enjoy water games, as well as exhilarating sporting activities such as hiking trails and bike rides.

A specialty restaurant is planned to provide fine dining, using organic produce, which reinforces the resort's stance as a chief promoter of wellness.

**The Corporate Lodge** will include 20 luxury rooms, as well as meeting and conferencing facilities for up to 150 people, in various configurations: a fully-equipped board room, breakout meeting rooms, and a strategy hall for larger gatherings.

A bar and full-service restaurant is also in the offing, promising a delightful golf course-facing, outdoor dining terrace for private dining, cocktails and a host of other events.

Both the Lodge and Spa Resort offer a perfect setting for corporate bodies looking for the best residential, conference and retreat venues; for leisure groups seeking weekend or holiday getaways; for Spa and wellness enthusiasts in search of exquisite upscale experiences previously only available outside the country; and for social parties and other celebratory events, requiring a unique destination venue.

[Lakowelakes.mixtafrica.com](http://Lakowelakes.mixtafrica.com)



# The first car to charge its driver's batteries.

The new S-Class with ENERGIZING comfort control.

For further enquiries, please call or visit us: [www.mercedes-benz.com.ng](http://www.mercedes-benz.com.ng)

 [facebook.com/mercedesbenznigeria](https://www.facebook.com/mercedesbenznigeria)

 [mercedesbenznigeria](https://twitter.com/mercedesbenznigeria)

 [mercedes-benznigeria](https://www.instagram.com/mercedes-benznigeria)

## Mercedes-Benz

The best or nothing.



Weststar Associates Limited - Authorised General Distributor of Mercedes-Benz in Nigeria.

Gottlieb Daimler Road, Ikate Bus stop, Lekki-Epe Expressway, Lekki, Lagos Tel: 080 9999 8375/6

Abuja branch: Plot 715, Cadastral Zone C 16, Idu Industrial Area 1 Abuja FCT. Tel: 08155 190582