

LUXURY

A MONTHLY GLIMPSE INTO THE WORLD OF

A Guide to Yachting
With the Cannes Yachting Festival fast approaching, the Côte d'Azur will soon be the focus of the boating world. The festival is an undoubted highlight in the yachting calendar and offers visitors a taste of the jet-set life where understanding Yachting is a must.

SUPER PACKERS

Michael Shaw, Founder of Franklin talks us through how to take the stress out of packing this holiday season.

THE GOLDEN ARROW

The Golden Arrow Restaurant & Bar in King's Cross blends the modern era with contemporary décor, fine cuisine and classy cocktails.

THE billion dollar MAN

We caught up with Allied Wallet founder, Andy Khawaja for a chat about life, luxury and why, when it comes to a good steak, distance is no object.



The *billion dollar* Man

Allied Wallet was founded by businessman, Andy Khawaja in California during 2002. After resigning as vice president of men's fashion company, Bernini in 2001, he hired a group of developers to implement his payments company plan.

Unlike many others starting out in business, Andy did not rely on investors' money, instead choosing to fund the project by himself.

We caught up with Andy for a chat about life, luxury and why, when it comes to a good steak, distance is no object.

Allied Wallet is, at its heart, a luxury brand. It may appear to the untrained eye to be one of many – albeit far more successful than most – online payment company, however, delve a little deeper and you'll see that the business offers a raft of unique services, tailored specifically to its clients and designed to accommodate merchants with a tweaked, one of a kind service.

Allied Wallet provides a secure online payment system, as well as peer-to-peer transfers and smartphone card payments. The award winning company is, at its heart, a luxury brand. It may appear to the untrained eye to be one of many – albeit far more successful than most – online payment company, however, delve a little deeper and you'll see that the business offers a raft of unique services, tailored specifically to its clients and designed to accommodate merchants with a tweaked, one of a kind service. Andy's passion and enthusiasm for his business is unmistakable. "Before starting the company," he states, "I saw room for something so much better in terms of e-commerce. From this Allied Wallet was born and I now firmly believe that we have changed, and will continue to change the world of online payments."

After processing over a billion dollars globally, consumers and merchants in their millions are now recognising the secure facilities that Allied Wallet offers. The carefully assembled team behind the brand takes pride in offering users the lowest rates, 24-hour customer service, and the most secure, award-winning payment technology solution available. Allied Wallet's global financial processing packages have been so successful that even clients like Visa, MasterCard and American Express have jumped on board, joining merchants and consumers in 196 countries in taking advantage of Allied Wallet's state of the art, in-house technology.

A Man with a Mission

One of the most striking chapters of the Allied Wallet story concerns how Andy was able to create a successful business from such humble beginnings. His secret: Not only working hard, but working smart. Born in war-torn Beirut, Lebanon, he moved as a child to Europe and later to the US, attending college and working a number of jobs, including flipping burgers in a fast food restaurant and serving customers in a supermarket. These early jobs instilled in the budding entrepreneur the understanding of what customers need – a mantra still preached within Allied Wallet today.

From the outset, Andy was determined to create a company that actually listened to the people, enabling him to understand exactly what customer required and when. Although many of his family and friends thought that he was crazy to be taking on a project this large, Andy enjoys taking risks and has no fear of what may lie ahead. "People who doubted me, only made me want to pursue my goals even more," he explains. "I followed my instincts and here I am today." Security was also a major consideration and Andy soon realised that, to keep his customers happy, he would need to offer a way to make transactions that were both convenient and secure.

After just a few minutes in Andy's company, it soon becomes clear that he's not shy when it comes to sharing his success with those around him. In addition to his many philanthropic ventures, he is happiest when his close family and friends - many of whom have helped and supported him from the very beginning - are seeing the benefits of his hard work also, and it is this fun-loving generosity that has seen him dubbed "The God of Spray". A confusing moniker at first, however all becomes clear when Andy tells us about his penchant for inviting his friends, employees (along with various exotic animals) to a private tropical beach where they celebrate the

AlliedWallet



“ If I were to give advice to a budding entrepreneur, I would say don't be afraid, do what you do best and follow your instincts. Do not give up, make your dreams come true. Also do not think of it as a dream - if you think of it this way then it will always stay a dream. ”



“ I like custom made and tailored items such as watches. I like to see that the designers and makers have spent good, quality time on the piece and that it will be beautifully crafted to perfection. ”

past year's business success with no fewer than 3,000 bottles of fine Champagne. Interestingly, Andy has never been a fan of Champagne and prefers to do his celebrating with a bottle of luxury rosé wine.

Traveling in Style

Unsurprisingly, world travel features high on Andy's list of things he loves to do, with the South of France a favourite year-round destination and London his preferred place for a Christmas jaunt. He also loves Tokyo and Hong Kong, particularly the culture and food, and fills us in on how he has been known to fly to Japan for a meal at one of his favourite restaurants, Ukai Tei. Here, he enjoys gourmet steak from cows that have been massaged throughout their lives to ensure a 'spiritual and stress free lifestyle', which it is said improves the taste and quality of the meat. Andy describes this particular dish as "a one of a kind piece of steak".

As you'd expect, Andy likes to travel in style and only uses private jets, saying, "If you can afford it then why not?"

He has also been known to put a \$500,000 Rolls Royce on his card without a second's thought, however, when it comes to driving his luxury cars, he makes it clear that, rather than employ a driver, he prefers to be behind the wheel himself. "I like to be able to say to myself, 'it's a lovely sunny day, which car shall I take out for a drive today?'"

Tailoring Takes Time

Andy is also fascinated by expertly-crafted watches, and luxury timepieces are one of his favourite ways to spend his money. He explains, "I like custom made and tailored items such as watches. I like to see that the designers and makers have spent good, quality time on the piece and that it will be beautifully crafted to perfection." Chopard and Richard Mille are just a couple of brands that Andy likes to purchase his watches from, prices of which start from 500k per piece.

Making a Difference

It is no secret that Andy is a very generous businessman. He not only gifts his friends and peers, but he also makes sure that by choosing Allied Wallet, you are also choosing to team up with a company that always tries to make a positive difference in the world. The business has made alliances with a wide number of organisations that strive to make the world a better place, including charities that support children, animals, police officers, and humanitarian relief.

Tricks of the Trade

Surrounded by luxury and able to fully enjoy the fruits of his labour, Andy could be forgiven for taking his eye off the ball occasionally, but it's clear that it doesn't take much to get him talking passionately once again about business. "If I were to give advice to a budding entrepreneur," he says, "I would say don't be afraid, do what you do best and follow your instincts. Do not give up, make your dreams come true. Also do not think of it as a dream - if you think of it this way then it will always stay a dream.

"I made it now I want to help others to do it too. I believe that the best CEO is the CEO that teaches what he has learnt. My biggest regret is that I didn't start earlier. If I had started my journey to success before I did, then I would have had more time to teach others everything that I know."