



The Man Who Has  
*Everything*





As Christmas approaches, many people with wealthy friends are dwelling on the question of what to buy as a gift for those who have plenty already. To address the issue we speak to Allied Wallet CEO Andy Khawaja, who talks us through his plans for Christmas, New Year's resolutions and gives a surprising answer to the ultimate question: What do you give the Billion Dollar Man for Christmas?

With a net worth of around \$20bn, Andy Khawaja has enough money to buy himself everything he needs, but as Christmas approaches and his friends consider gifts, the question must surely be: What doesn't Andy have?

Reclining beside a waterfall at his hotel in Japan, Andy explains his excitement over Christmas, which is a holiday that he has adored since childhood.

"Christmas has always been an exciting time of year for me, especially when I was a small child. Back then I came from a poor family and we did not have a lot of money, so the thing I looked forward to most was a hot chocolate. We only ever had hot chocolate at Christmas so it was my little luxury when I was a child and I remember it fondly.

"Now I have achieved success, become a visionary in my field and managed to obtain enough wealth to be able to afford to buy whatever I want. As such my favourite aspect of Christmas now is the luxury, the decadence, and being able to share these with my friends and family. It is the holiday spirit, the atmosphere, the enjoyment everyone takes from the celebrations, which I enjoy the most.

"I live my life to the max and Christmas is no exception. When I see something new and luxurious I want to buy it and own it. It's not about showing off to people, it is about owning something and enjoying it and sharing it with the people I love. I always want to have the biggest and the best of everything, including Christmas."

An example of the luxury Andy will be enjoying this Christmas includes the stunning 12 metre tree he has purchased for his home in Beverly Hills, which is decorated with over 15,000 baubles.

Andy's plans for Christmas day involve an intimate celebration at his Beverly Hills home, which he will spend with his friends and family. Following this he will spend the rest of the holiday in the Caribbean, on board his stunning luxury yacht, enjoying the festivities with his friends.

Being generous and spoiling his friends is something Andy enjoys greatly about Christmas, and his extravagant gifts and parties have led many of his friends to nickname him 'Mr Generous'. His generosity extends beyond his immediate circle and into his employees, whom Andy credits with helping him become the success he is today.

"My employees have helped me achieve my enormous success and without them the company would not be able to function, and as such I like to spoil them at Christmas. I went to a store in Beverly Hills last week and bought a number of expensive watches for my Senior Executives, with each watch costing between \$150,000 and \$300,000.

"I like to spoil my employees at Christmas because it means that they can feel the appreciation. All year they have been working hard for me and giving me support and loyalty, and I really appreciate that, so at Christmas I like to take the opportunity to spoil them and give something back to them in return for all their hard work. I use Christmas as an opportunity to return the respect and support that they have been showing to me all year."

Allied Wallet staff will also enjoy a four day long Christmas party, with the staff at each of the firm's offices enjoying daily lunches and dinners at the best restaurants their city has to offer. In London Andy will be taking his valued employees to Mr Chow, a noted Knightsbridge eatery and renowned Texan restaurant in Leicester Square. In his New York office staff will be treated to meals at the finest restaurants the city has to offer.

The festivities will involve fun, gifts and awards as Andy takes advantage of the festive season to spoil his staff. The celebrations will be rounded off by the presentation of the annual bonus check, which Andy gives to his staff to thank them for their loyalty, support and hard work over the past year.

These celebrations may sound extravagant, but Andy like only the best when it comes to those he cares for, and his employees are no exception. In the New Year he has arranged to use his recent purchase, a luxurious custom fitted Gulfstream GS50 jet costing \$75mn, to take 12 of his top executives to the a private island in the Bahamas. The trip is a chance for Andy to take spoil his dedicated senior staff for a week as a further sign of his appreciation for the work they have put in on his behalf during their time at the company.

The jet will be delivered in February and Andy sees the trip as his New Year's resolution, to spoil his staff and offer his most senior executives the chance to experience some of the luxury he has for himself and gain an insight into what comes to those who work hard and succeed in business.









Andy's extravagances are even greater for his intimate friends, and his entire Christmas celebrations are an exercise in luxury, as emphasised by the descendent feast he is serving for his guests on Christmas day.

"I have worked hard to be the best and so I like to have the best of everything, particularly when it comes to food. For Christmas day I will be serving only the highest quality delicacies, including my favourite soup, and Oriental dish called Bird's Nest Soup.

"I like to eat a selection of the finest foods at Christmas. My favourite soup is Bird's Nest Soup, a traditional Chinese dish made from nests of mountain birds. It is very expensive and costs between £300 and £500 a bowl for a good quality soup.

"Following the soup I will have a selection of traditional meats and vegetables from around the world for my main course, and for dessert I will enjoy some Belgium Chocolates, as these are the best chocolates. I like to eat at home at Christmas, not at a restaurant, because at Christmas it is important to spend time with your friends and family and celebrate with them."

As for drinks, whilst Andy is buying in various crates of the best Champagne around the world for his loved ones to enjoy, he prefers an altogether more modest tipple for himself.

"Although I like to buy Champagne, I'm really a wine drinker. Champagne I buy because I like to spray it and share it with others and see them enjoying it. I was in St Tropez recently and I broke the World Record for buying Champagne, purchasing 2200 bottles of Champagne in one day for my friends to enjoy.

"We had around 150 people with us but another thousand arrived on the beach and so I ended up buying Champagne for these people I did not know just because I love to see people enjoy themselves, and any gathering is always more enjoyable with Champagne. It cost me over a million euros for one afternoon of buying drinks for strangers but you know what? I loved it. I enjoy seeing people happy and I like using my money to achieve that."

So after this fascinating insight into the Christmas plans of one of the world's richest men, the question is; just what do you buy for a billionaire who has everything in the world? According to Andy, nothing.

"I don't want anyone to buy me anything for Christmas. I have already told my friends, what I would really like is a hug and for them to say to me 'Thank you for being my friend'. I have been fortunate enough to be able to buy myself anything I want and I spoil myself often enough, but what I really enjoy is being appreciated, and that is what I would like for Christmas.

"I buy myself gifts often because I love shopping, but someone's support and love is priceless, which is why a simple hug is so valuable to me. To have my friends around me and enjoying my company will make my Christmas."