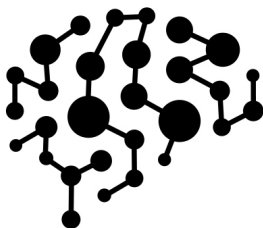


ONE GOLDEN NUGGET



**HOW TO
SURVIVE
AND
THRIVE
VOLUME III**

**JOE FOSTER, FOUNDER OF REEBOK,
RETURNS WITH POWERFUL NEW STORIES OF
RESILIENCE AND INNOVATION, CHANGING THE
WORLD ONE PAGE AT A TIME.**

Joe Foster



LUIZ COSTA MACAMBIRA

Media Proprietor

I've always considered myself fortunate to have travelled the world, sampled a taste of the jet-set lifestyle, and met some remarkable people along the way. But there was something particularly captivating about speaking with Luiz, who casually mentions dancing with Olivia Newton-John, dining with Shirley Bassey, and "getting up close and personal" with Muhammad Ali, as if these were everyday occurrences.

Born in Rio de Janeiro, Luiz was raised in one of the world's most populous cities, famous for its 83 kilometres of breathtaking coastline, including the iconic Copacabana and Ipanema beaches.

As the son of prominent doctor Romulo P. Macambira and a student at a prestigious private Catholic school, Luiz was largely shielded from the poverty and crime that marked much of the city. He readily acknowledges his happy and privileged upbringing, fondly recalling, "I was partying in Rio, surrounded by the wealthiest friends. And because of my personality and education, I could effortlessly mingle with foreigners, whether they were French, British, or American."

Although his formative years gave him an international outlook and the confidence to mix effortlessly with the elite and influential, life wasn't all glitz and glamour for Luiz. With strong academic roots in his family, he felt a deep sense of duty to meet



their expectations by pursuing a career in law. His mother, Maria Thereza Costa, was especially ambitious for him, constantly urging him to reach his full potential. Though naturally bright, Luiz was never particularly drawn to the rigours of academic study, instead showing a keener interest in entrepreneurial pursuits.

He recalls that, as a teenager, he and a friend opened a video shop, importing tapes from the United States, making copies, and renting them out. Young and inexperienced, they had little understanding of the legal implications until the shop was raided by police, and they found themselves facing a lawsuit for video piracy.

As the devoted son of a respected and principled professor of medicine — who, as Luiz puts it, was “super squeaky clean” — the ordeal was heartbreaking for his father, who, he recalls, cried all the way to the police station. Luiz felt immense guilt for having let him down. With all their stock confiscated and the penalty swiftly paid (by his father), he walked away with a hard-earned lesson: entrepreneurship without understanding the rules can come at a steep price.

After graduating from university, Luiz moved to the United States, eventually settling in Florida, where the familiar lifestyle and climate of Rio made for an easy transition. There, he launched a travel agency which, in practice, operated as his own version of a wire money transfer service well before such businesses became commonplace. He explains, “It was like a primitive Western Union. Brazilians would give me \$5,000, and I’d deposit the equivalent amount into their account in Brazil.” This time, he ensured everything he did was above board and legal.



“It’s great to have vision.”



Luiz had always enjoyed financial security — initially through the support of his wealthy parents, and later by marrying into a prosperous family — affording him a carefree existence free from financial worry. His life was one of privilege, international travel, and private education, and he was naturally drawn to the extravagant lifestyles of his friends, who were flying across continents in private jets long before they became the ultimate symbol of the rich and famous.

However, when he and his wife divorced after around five years of marriage, Luiz found himself in his late twenties, transitioning from a life of luxury to one with no regular income. The profits from his travel agency kept him afloat for a while, but eventually, he found himself relying solely on his credit cards.

A prior encounter with a “gorgeous Russian” had already put Moscow on Luiz’s radar, and he had visited there a couple of times, just as the country was on the brink of opening its doors to the world. He could see the huge potential of a nation with a population just shy of 150 million, ready to embrace capitalism, and had already forged some important business connections laying the groundwork for his venture into coffee trading.

He needed to make another flight to Moscow, and, down to his last \$500, he threw caution to the wind, deciding to trust his instincts, and take a leap of faith in his ability to make things work. With just enough for a return flight and a hotel room, he landed in Russia.

As ever, Luiz found himself in the right place at the right time. With little knowledge of commodity trading but armed with a blend of luck, energy, strategic thinking, and a little help from his mother, whose cousin was a former president of the Brazilian Coffee Institute, he began selling Brazilian coffee to the Russians.

He recalls, “I quickly went from zero to selling my first twelve containers for \$100,000.” The venture expanded rapidly, cementing his status as one of the world’s leading coffee traders and earning him the title, “The King of Coffee.” He proudly claims, “There was a time when almost the entire country was drinking my coffee.” But it wasn’t until he later came across an article by NASDAQ that he fully grasped the scale of his success — he had been named one of the “twenty biggest traders on the planet.”

Although his success came quickly, earning Luiz enough to retire by his late-thirties, Russia’s transition to free-market capitalism also unleashed a wave of unpredictability and chaos, bringing its own set of challenges. He recalls a tense encounter with an importer in a Moscow hotel, saying, “He sat down, placed a gun on the table, and told me, ‘For \$1,000, we can have someone eliminated.’ It was a definite threat, but I stayed calm and replied, ‘In Brazil, for \$1,000, we could get ten people eliminated.’” Having studied the ancient military treatise *The Art of War*, Luiz had no intention of starting a battle he wasn’t certain he could win. His unexpected response broke the tension, and with a handshake, the two men came to an understanding.



**“If you’ve never tried caviar,
you’ll be happy with just bread.”**

Coming from Brazil, and despite his parents' efforts to keep him safe, Luiz had already experienced being threatened with a gun "a couple of times," so when he saw the gun menacingly being placed on the table in the hotel, he was able to remain unfazed.

He was well aware it was a risky time to be doing business in Russia, where more established firms dealing in alcohol, cigarettes, and coffee often had government-backed protection. Yet Luiz was more concerned about the amount of alcohol he was expected to consume, as he explains: "I was forced to drink vodka again and again, and it almost landed me in a coma."

He suggests it was likely their alcohol intake that prompted them to ask for coffee with a higher caffeine content. Coffee naturally contains around 1% caffeine, but Luiz was asked to increase it to 3.8% — a seriously strong cup of coffee.

Today, looking back, he describes the experience as truly life-changing, not just because of the immense financial rewards but because of the deep connection he formed with the country. "Russia didn't just give me business success," he says. "I fell in love with the country and its culture, and in 1997, I married a Russian citizen, and we had two wonderful children."

Luiz's Russian odyssey came to an abrupt end during the 1998 financial crisis, when the government devalued the ruble. With containers of coffee stranded in Finland



because Russian buyers could no longer afford to pay, he decided to step away from the business and retire.

Luiz, his wife Natalia, and their two sons, Alexander and Danny, eventually relocated to Monaco — the second-smallest country in the world, spanning just 2.02 square kilometres, with a population of around 38,000, including over 12,000 millionaires and more than 200 billionaires. Monaco offered Luiz the luxurious, sun-soaked lifestyle he had always enjoyed, set within an international community while providing convenient access to the rest of Europe.

He spent those years enjoying time with his sons as they grew up until one day, an opportunity arose to invest in the *Forbes* franchise, covering Monaco and other European cities. Seeing it as an exciting new challenge, he accepted it with pleasure and became a media proprietor and publisher.

Confident and self-assured, Luiz explains how, despite having no prior publishing experience, he found himself “managing a fairly sizeable media operation in some of Europe’s most influential cities.” A natural connector who speaks five languages and can quote French philosophers at the drop of a hat, Luiz possesses a magnetic presence that draws people in. As *Forbes Monaco* gained traction, his network and influence grew exponentially with each bi-monthly publication.





**“Find your niche, be passionate,
work hard, and believe.”**



After five years of gaining significant experience in the publishing world, Luiz recently launched his own magazine, aptly named *The Monégasque*. His passion for the venture is unmistakable, as he shares, “Every issue features celebrities, super athletes, entrepreneurs, and billionaires writing for us. So far, we’ve had Prince Albert II, Evander Holyfield, Jermaine Jackson, and numerous prominent members of European monarchies.”

The reputation of *The Monégasque*, a magazine written by prominent figures for a distinguished audience, is rapidly growing, sparking interest in licensing opportunities in Singapore and Dubai. Luiz proudly considers it his legacy, saying, “I’m not really interested in the financial part; it’s more about making the magazine an unofficial ambassador, promoting Monaco’s values, people, architecture, and lifestyle.”

As a mentor to budding writers, editors, and publishers, he emphasises that a publication’s unique selling point is often the key to its success. For *The Monégasque*, it lies in the eclectic range of influential individuals who come forward to contribute to the magazine.

Rather than relying solely on traditional journalists, Luiz prefers the informal voice of collaborators, giving *The Monégasque* a uniquely personal touch. Thanks to his prominent status within Monaco’s close-knit community, he has access to individuals with fascinating perspectives. Recently, Prince Albert II penned a piece on the values of the Olympic Games and their connection to a sustainable future, while Laura Chaplin offered insights into her grandfather Charlie Chaplin’s life, sharing his famous (and

fitting) remark for anyone living in Monaco: “The saddest thing I can imagine is to get used to luxury.”

At its heart, *The Monégasque* is a love letter to Monaco — a place Luiz has called home for over two decades. It’s where he’s forged lifelong friendships and watched his family flourish, including his eldest son, who graduated from the London School of Economics, conducted research as a fellow at Yale, and earned a Master’s in Economics from the University of Cambridge. With the professional foundation of *Forbes*, he has elevated his own publication to new heights, driven by the hope that, two hundred years from now, his name will be synonymous with great journalism, authenticity, and lasting influence.

Now in his sixties, Luiz values his time more than ever and has no intention of wasting it. With boundless energy and an unwavering drive, he has plenty of advice on staying young, fit, and healthy. While most are settling into their slippers, he’s out skydiving, insisting that the key to vitality is to “surround yourself with young people and positive people.” He also emphasises the importance of sociability for mental well-being and follows a strategic approach to nutrition: starting with fibre, then protein, and finishing with carbohydrates.

Born in Brazil with Italian and Portuguese heritage, having lived in the United States, and now settled in Monaco, Luiz is often asked where he feels most at home. His answer is never straightforward, as he has embraced so many cultures along the way. Instead, he prefers to respond in Latin, the language of no existing country: “Ubi bene, ibi patria,” meaning, “Home is where life is good.”

At present, Monaco gives Luiz everything he needs to feel good, and perhaps surprisingly, it’s not all about the luxuries on offer. A complex and erudite man whose go-to reads include Machiavelli, Proust, Sun Tzu, and André Gide, he also treasures the things money can’t buy: the serenity of a good book, the quiet beauty of a snowy mountain walk, or the simple pleasure of gazing out at the calm sea.

The young man who once mingled with Rio’s super-elite in the 1980s, feeling like an outsider in a world of extreme wealth, didn’t just catch up; he surpassed them in financial success, glamour, and influence. Yet, as time passed and his fortune was secured, he came to realise a truth long echoed by philosophers: true wealth isn’t found in money or status, but in the richness of family, the depth of friendships, and the simple moments with which nature spoils us.



**“You can have a lot of business acumen,
but if you’re not in the right place at
the right time, you may not succeed.”**



HOW TO
SURVIVE
AND
THRIVE







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