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Greek banks make plans to raid deposits

Greek banks are preparing contingency plans for a possible "bail-in" of depositors amid fears Greece is heading for a collapse, bankers and business people with knowledge of the measures said.

The plans, which call for a "haircut" of 30 per cent on deposits above €8,000, sketch out an increasingly likely scenario for at least one bank, they said.

Banks have been shut since Monday, when capital controls were imposed to prevent a bank run after the government's call for a referendum tomorrow on a bailout plan it had rejected.

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Demonstrators signal their intentions in front of the parliament building in Athens yesterday — Yannis Delvalsis/Reuters

Osborne heralds English revolution

◆ Regions from Cornwall to Yorkshire to gain powers ◆ Push to hive off central authority

Briefing

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Tidjane Thiam, Credit Suisse's new chief executive, has promised a "ruthlessly selective" review to weed out underperforming businesses.— PAGE 13
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The price of top-end London homes fell in the second quarter of 2015 for the first time since 2009, according to data provider LonRes.— PAGE 3
- ▶ **Goalkeeper who deflects off-pitch chaos**
Hope Solo, the goalkeeper for the US women's football team, who leads a raucous off-pitch life, will hope her dominance on the field will lead her team to World Cup glory on Sunday.— PERSON IN THE NEWS, PAGE 11
- ▶ **Ordnance Survey charts new course**
The semi-privatisation of Ordnance Survey, the national agency that draws and sells maps, comes as the global industry is forecast to grow from £99bn in 2014 to £170bn in 2020.— PAGE 4
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Treasury officials are being urged to overhaul the whole tax treatment of pension saving but the industry says savings could be put at risk.— PAGE 2



House&Home

Mosaics for modern times

Interiors | A well-crafted design is a work of art that can be the focal point of any living space, says *Harriet Baker*



▲ Alexandria, £755 per sq m, bisazza.com

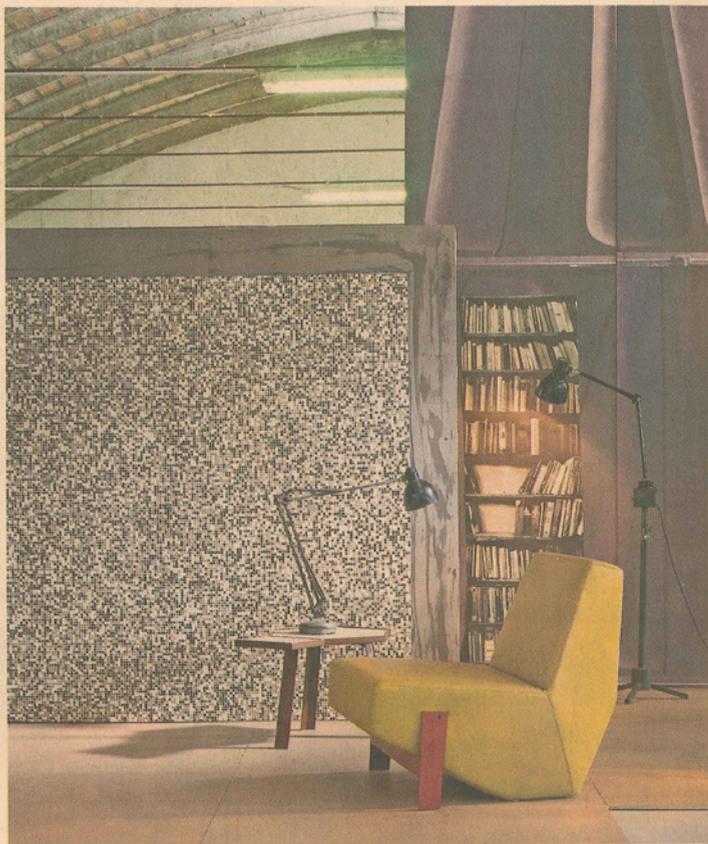
Mosaic is such a noble material. Its value is in decoration; it's not a commodity," says Rossella Bisazza, communications director at Bisazza, the Italian glass mosaic company. This is certainly true of their new collection, a series of floral patterns adapted from fabrics designed by Tricia Guild, creative director and founder of Designers Guild, the retailer.

"We are two companies recognised for innovative patterns," Bisazza continues. "While transforming Tricia's fabrics into mosaic was quite difficult, it was an exciting collaboration and now the collection speaks for itself."

Guild takes her inspiration from mosaics in Ravenna and Sicily. "I admire the tradition of Italian mosaics and I feel it's right that the craftsmanship remains in Italy," she explains. "But I also like Rossella's aesthetic: it's contemporary, not too romantic. I wanted to produce designs which would say something about who we are as designers."

The collection comes in three colourful designs: Alexandria (£755 per sq m), recalling an English garden with opulent flowers in full bloom; Charlottenberg (£755 per sq m), a series of peonies in graphic formation; and Ardassa (£314 per sq m), a motif of acanthus leaves, available in both ivory and emerald green. There is a complexity to the designs, particularly Alexandria. "We had to work to achieve the softness and flexibility of the flowers," says Bisazza. "I wanted to create a sense of movement and show a sensitivity to colour."

The mosaic design is made using tiles of the smallest cut, just 1x1cm, in a palette of 15 colours. When complete, it covers six large panels.



▲ Déchirer collection by Mutina for Vicalvi, lldesign.co.uk

▶ Fish roundel, £1,250, maggyhowarth.co.uk

Innovation and expert craftsmanship are evident in every step of the mosaics' production. Bisazza – founded in 1956 by Rossella Bisazza's father, Renato – uses a combination of ancient and contemporary techniques. While Guild's designs were translated from fabric into mosaic through computer generation, the manufacturing is traditional. The workshop is in Vicenza, where a team of craftspeople produce the glass tiles by hand. The tiles – with colour pigmentation achieved through mixing sand oxides – are left to dry for five weeks to increase their strength.

The installation of a mosaic can take several weeks, using techniques employed by the Romans, and requires a team of up to five people. Bisazza prides itself on this level of craft and precision. As UK national sales manager Donna Podger explains from the Chel-

sea showroom: "There are some things you can't rush. What we're selling should last for 100 years, even if it is used or walked on constantly."

Bisazza agrees. "When a mosaic is good, it can reveal the heritage and the beauty of the craft. There must be longevity," she says.

Bisazza shares her father's vision. When he set up his company, he wished to remind the world of the beauty and imaginative possibilities of mosaic. The company has since pioneered the idea that mosaic surfaces should not be confined to bathrooms or wet spaces, but can be a cheerful and original focal point of any interior living space. Sales



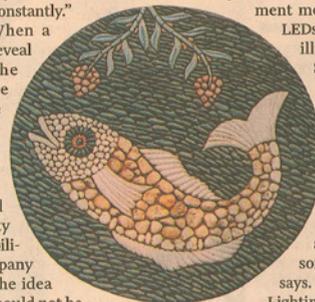
▲ Taiga and Kyoto, from £700 per sq m, mesguichmosaik.co.uk

at Bisazza reflect the shift in demand for mosaics: fewer kitchen splashbacks are commissioned today but a greater number of feature walls or moveable panels are designed. "One of the things Bisazza has achieved is to take mosaics away from the shower wall and use them as a decorative element," says Guild. "These designs can be applied to many different surfaces and spaces. The end result is a warm and imaginative feature of a home."

For Linda Levene, design director at London-based interiors firm LLI Design, the shift is down to an appreciation of texture: "The resurgence of mosaics has started with tiles, which are starting to look interesting," she explains. "There are patterned tiles in different shapes that are faceted and can be layered or angled. It's not about a little flat square any more: mosaics are morphing into something else."

The crucial factor for Levene is lighting; she advises highlighting a statement mosaic with unobtrusive LEDs to create subtle areas of illumination and shade. She enjoys the scope of possibilities offered by working with mosaics. "They work incredibly well as an accent in a sitting room or a hallway. If you use lighting to create that drama, it becomes almost like a piece of art, something abstract," she says.

Lighting is a crucial consideration for Pierre Mesguich, whose mosaics company is based in London but also has offices in Paris and Barcelona.





▲ Vienna, from £700 per sq m, mesguichmosaik.co.uk

Working on both commercial projects and with private clients, Mesguich has made mosaics for London's Brown's Hotel and Scott's restaurant. "You can really play with mosaics," he says. "Whether you're using pieces of mirror or tiles with gold leaf, it's important to work with interior designers to consider the light and the different reflections you can create."

Like Mesguich, designer Gary Drostle uses a "reverse" technique to install his mosaics. The whole design is laid out in reverse on paper and stuck down using flour and water. Clients can visit the workshop to see the progress of the piece before Drostle transports the temporary back-to-front image to the site, where it is flipped over wet cement and the paper is washed away. "This technique enables me to make very fine work with a greater level of precision," he says.

Specialising in interior spaces, Drostle is excited by the way in which mosaics interact with architecture. "Each mosaic is designed specifically for the client and for the building that will house it, whether that's a leaf design around an alcove or a humorous *trompe l'oeil*-style work on the floor," he says. His most popular mosaics are his three-dimensional fish ponds, often laid out in a hallway or lobby area.

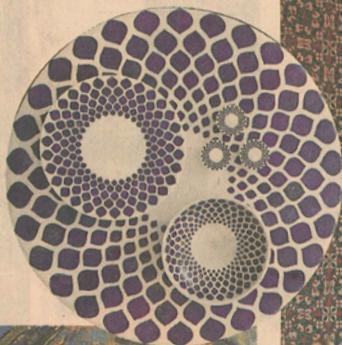
Mosaics can offer an element of surprise in an interior or exterior setting. Maggy Howarth, Britain's leading designer in pebble mosaics for gardens, explains: "Everybody loves to find something completely different and unusual. It is always a very great surprise to find a piece of artwork in somebody's garden."

Howarth imports her brightly



▲ 'La Brune et la Blonde', £10,000, ghizlanelglaoui.com

▼ The Ruby Tree collection, table £30,000, bowl £3,330, pastry platter £3,200, therubytreecollection.com



▲ 'Gazelle Eyes', £6,000, ghizlanelglaoui.com

Painting with the light fantastic

For a more unusual take on mosaics, artist Ghizlan El Glaoui is launching a new range of "mosaic paintings" through London-based interior design studio Kier Townsend.

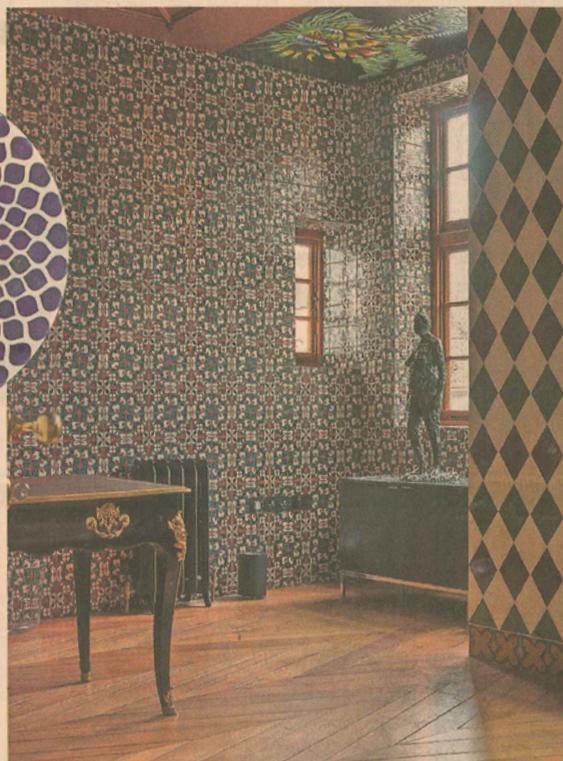
El Glaoui takes inspiration from her Moroccan upbringing — her grandfather was the last Pasha of Marrakech and her father is the Moroccan artist Hassan El Glaoui — to explore mosaics through paint. Using a geometrical technique often employed in fresco art, El Glaoui paints on the opposite side of the canvas so that, when backlit, the light filters through to create a translucent effect.

"If you have a portrait in your house, it's static and doesn't change," she

says. "My portraits change throughout the day, changing with you. The painting becomes a light in your house — bright during the day and abstract during the night. It is a piece of artwork but also an installation that changes with the time of the day and the mood of whoever is in the room."

El Glaoui's work is influenced by her love of mosaics. "Mosaics are part of my family's legacy," she says. "They are in my mind when I paint, bringing me back to my roots and the art, culture and colours of Morocco."

Mosaic paintings by Ghizlan El Glaoui will be exhibited at La Mamounia hotel in Marrakech from September



▲ Custom design by Annabel Karim Kassir, annabelkassar.com

▼ 'Bharunda Bird', £8,700, drostle.com



▲ Kerylos, from £700 per sq m, mesguichmosaik.co.uk

Arabia and, at the other end of the scale, an inlaid table top for a client in Delhi. The design depicts pomegranates inlaid with Tanzanian rubies and grapes in amethyst.

Abdul Karim's craftsmen in Jaipur and Agra can trace their ancestors back to the making of the Taj Mahal in the 17th century. Expertise is passed down through generations. They specialise in a technique called *pietra dura*, or hard stone inlay, in which pieces of stone are laid into a carved base; this sibling technique of mosaic is more commonly employed for smaller objects.

Last year, Abdul Karim collaborated with British designer Bethan Gray to produce The Ruby Tree, a range of furniture and tableware inspired by Islamic design.

"My whole life has been dedicated to reviving traditional Islamic and Indian crafts," explains Abdul Karim. "If you don't create work, these traditions wither and die. It's a tragedy on the same level as losing a tiger or a language. These trade masters need work, as only then will they have the momentum to train their children in their craft."

There is a contemporary element to this work, too. "You can't just slavishly copy from the past; you need to contemporise," he says. "These masters are capable of independent creativity; they can find new ideas and techniques. If you take that approach, the tradition never dies. It takes on a life of its own."

It is this celebration of ancient craft in the context of new ideas that is at the core of the collaboration between Bisazza and Designers Guild. As both Bisazza and Guild have said: "The only limit to what mosaic can do in the home is the imagination of our client."

coloured pebbles from China, Indonesia and India — sometimes she is granted special access to Britain's beaches and quarries — and creates designs where the focus is on durability. Pebble mosaics were used by the Romans and Howarth's designs have a proud heritage of natural materials and a high level of craft.

Another for whom maintaining craft traditions is important is American historian and Islamic scholar Mitchell Abdul Karim Crites, who has worked to revive Islamic craft. From his base in India, he has redecorated the mansion of Lakshmi Mittal, the steel magnate, in London's Kensington Palace Gardens (a project that took 350 workmen three years to complete), the Sheikh Zayed Grand Mosque in Abu Dhabi and the royal garden at Jal Mahal in India. Currently, he is working on a calligraphy project on the Mecca mosque in Saudi