BG ULTIMATE

The travel division of BG FINANCES

We manage travel as a family asset

In the life of a family there are assets that appear on no balance sheet, and yet a considerable part of what is passed on depends upon them. **Travel is one of them**.

It has long been treated as leisure — something decided late and rarely delegated. That is to underestimate it. Travel involves the safety of people, the use of time (the one resource no strategy can restore), the bond between generations, and that family memory — the journeys, the stories and the recollections passed on within a family — whose existence one discovers only when it is missing.

A family office can say, at any moment, where each of a family's assets is held, who is responsible for it, and when it must next be reviewed. Ask the same question about that same family's travel and movements, and the answer slips away: most often there is only a series of bookings, spread across several people, with no shared memory and no one accountable for them.

This is the ground I am building with **BG ULTIMATE**, applying to travel the method that has governed BG FINANCES since 2003: anticipation, documentation, discretion, and the attention to detail that is noticed only when it is absent.

From transaction to continuity

A travel agency, however excellent, is judged on the journey it has sold. A travel family office is judged on the decade it accompanies. That single change in the unit of measure governs everything else.

It requires:

- knowing what no questionnaire records: habits, medical constraints, school calendars, and even what displeased three years ago and was never written down;
- anticipating — committing to decisions long before they appear urgent, because some seasons do not reopen;
- choosing between two ships that nothing distinguishes in an identical brochure, and between two cruise lines of which only one will honour its commitments on that itinerary;
- documenting, so that a decision made this year is still clear to whoever takes over the file in five years;

— keeping confidence to the standard of a family office, and not to that of a travel sales department.

Above all, it requires the ability to say “no”. That is the most difficult exercise, and the most revealing: turning down an operator, advising against a date, refusing an itinerary to travellers whom age or health would put at risk. None of these opinions brings immediate revenue. All of them build trust.

A function established across the Atlantic, still rare in Europe

In the United States the function has existed for a long time. Single family offices have taken on a travel advisor, in house or on a dedicated retainer, on the same footing as a head of real estate or an art advisor. And these advisors never work alone: they rely on international networks.

The families themselves give the measure of it. “The Family Office Operational Excellence Report 2025”, conducted by Campden Wealth among one hundred and forty-six single family offices, finds that 57% have at least one family member living outside the main jurisdiction of the office; in Europe that proportion reaches 76%. Dispersion is no longer a circumstance one passes through: it calls for a function that has yet to be named.

In Europe it remains diffuse, spread between an assistant, a concierge service and two travel agencies. Importing it as it stands would make little sense, since a single family does not justify such an infrastructure. It must therefore be shared: several families, served by one structure, with the same requirement of continuity and confidentiality.

What sharing makes possible

The movement is already under way: the same study observes that outsourcing represents between 19% and 32% of family office costs, families looking outside for the skills they cannot maintain in house. Travel belongs to that order.

Certain resources exist only above a certain level of activity, and it is precisely that level which sharing makes it possible to reach:

— a proprietary tracking tool, built for the long term and not for selling;

— access to private aviation and to an international concierge service, which we owe to our membership of the 360 Private Travel network;

— a worldwide network of independent DMCs, obtained by the same route;

— a tested approach to risk, which cannot be improvised and is exercised with the specialists the subject requires;

— continuity of service designed over ten to twenty years, well beyond the ordinary horizon of a commercial relationship.

A word about the tool, since it carries everything else. What the trade calls a CRM is here simply the memory of the file: the itineraries taken and those set aside, the reason for each decision, the contacts proven at each stop, the incidents and the way they were resolved. A sales tool records transactions; this one records decisions, which is precisely the opposite. It also answers the objection: continuity does not rest on one person being available, but on a file that can be handed over.

As a member of the 360 Private Travel network, BG ULTIMATE is a Virtuoso affiliated advisor, as well as a certified Silversea specialist — cruises and expeditions — certified by Explora Journeys, and endorsed by Forbes Travel Guide. These affiliations are not ornamental. They determine access to the best services, the actual level of service obtained and, more than that, the ability to intervene when a journey becomes difficult in places where no alternative is at hand.

Forbes Travel Guide assesses hotels, resorts and cruise lines it distinguishes against some nine hundred objective standards, applied by anonymous inspectors who stay a minimum of two nights. Its system gives service more weight than facilities. Excellence, in this world, is not declared: it is verified line by line, by third parties who never announce themselves. We ask to be judged by the same standards of fairness and rigour.

BG ULTIMATE — DIVISION VOYAGE DE BG FINANCES

My role

My role is not to sell journeys. It is to protect, to order and to set within time an intangible asset: a family's travel and leisure, and the time it chooses to spend together.

Carrying out this mission with method, discretion and a long view adds no refinement to travel: it is the condition for these journeys to produce, year after year, what is expected of them.

To the banks and firms who refer

Private bankers, lawyers, notaries, accountants, family office executives: you know these subjects raised at the end of a meeting, almost apologetically. They concern neither the financial assets, nor the property, nor the works of art of the families you advise. Travel seems incidental. It is not: a recommendation commits you entirely, and one concerning travel and leisure touches the most private part of your clients' lives.

That is where I wish to be useful. Not as a supplier, but as a counterpart whose method and rigour you know: someone who listens to what the family truly expects, anticipates and coordinates its travel and leisure, and makes sure that travel remains a pleasure.

Travel is no longer a product. It is a responsibility.

Yann Guévellou

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Sources

Family Office Operational Excellence Report 2025, Campden Wealth and AlTi Tiedemann Global — a survey of 146 single family offices, 42 of them in Europe.

Forbes Travel Guide, evaluation methodology by anonymous inspection (forbestravelguide.com).