LIBERTY TOWERS ABUJA

LIBERTY MERCHANT BANK CORPORATE HEADQUARTER

Architectural Representation of a Changing Tradition in Merchant Banks

BY

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QUOTATION

The journey of life is in phases.

We have come from somewhere to be here now

and certainly we have a future-bound destination.

Yesterday's sense is nonsense today and

Today's reality will become archaic tomorrow.

- Stevens

DECLARATION

I, ODESOMI STEVENS OLAYINKA O. the undersigned, do hereby solemnly declare:

- That the information contained in this thesis is purely an authentic documentation of research carried out by me in conformity with the stipulated and laid down regulations of the Post - graduate school, Ahmadu Bello University, Zaria for the award of Master of Science degree (M.Sc) in Architecture.

- That the findings contained herein have not been previously forwarded for publication in any medium, Prints or electronics.

- That this report has not been submitted in part or whole under the same or similar title to this department or else where to the best of my knowledge for the award of same or similar degree.

- That the sources of materials used and/ or quoted have been duly acknowledge by means of footnotes, references and bibliography except those whose source could not be traced or in doubt.

Signature

031299
Date

CERTIFICATION

This thesis titled "LIBERTY TOWER ABUJA (LIBERTY MERCHANT BANK CORPORATE HEADQUARTER)" fully satisfied the prerequisites for the award of the degree of Master of Science in Architecture (M.Sc ARCH) of Ahmadu Bello University, Zaria and it is therefore approved for its contribution to knowledge.

Chairman, Supervisory Committee — Date: 10.3.2000

Member, Supervisory Committee — Date: 25 MARCH, 2000

Member, Supervisory Committee — Date: 25-03-2000

Member, Supervisory Committee — Date

Head of Department — Date

Dean of Post Graduate School — Date: 05/10/01

DEDICATION

"Unto the King eternal, immortal, invisible, the only wise God ... " the Supreme Being in whom we have our being, the shepherd and Bishop of our soul, the giver of all things, the pivot around which our live revolves. He is the first and foremost designer, ahead of all other architects.

ACKNOWLEDGEMENT

The sayings, *"No man is an island"* and that *"No man can live in isolation"* cannot be far from absolute truth. The realization of this, is the underlying basis and thrust for all human endeavors and attainment in life. Just as the battle of life is beyond what a mere mortal can single handedly bear, several inputs of other mortals, granted graciously and divinely by the Supreme Being in the quest for terrestrial knowledge cannot but be acknowledged and appreciated.

"No man can receive anything except he is given from heaven", says the Bible, whatever I have being or will ever be, I owe it all to God, whose I am and who I serve.

The opportunity granted by Mr and Mrs Odesomi cannot by any means be over - emphasized because without it I may never have known the essence of education.

Special thanks goes to my Supervisors, Arc M.L. Sagada and Arc Ade Adewolu whose constructive, criticisms and comments made this work of worthy academic standard. Every other lecturer in the department is appreciated because directly or indirectly they have all had input into the making of an architect.

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What more shall I say, for time & space will fail me to specifically mention individual friends and acquaintances who have being of help. The Kindness of the Dadas and the moral support of the Durojayes, The Omolehins and the Oyebanjis, the Obadofins and the Fasasis, The Farombis and a host of others too numerous to mention. You are all appreciated,

I SALUTE YOU ALL.

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ABSTRACT

The form of any bank building is aimed at boosting the corporate image of the bank and often times an attempt to showcase the operational efficiency of the bank, this by the use of architectural elements such as forms, materials and methods. These elements have evolved over times since the inception of modern banking which have its beginning in Florence, Italy during the Middle Ages.

The need to blend the functional space requirement, the determinist factor of the functionality of any architecture stability has made Bank building of today to have attractive and "friendly" appearance using modern and post modern expresions. As with most other architectural structures the tendency has been towards the replacement of "Brutalist" expressions with the more intimate and user friendly forms of The new architecture.

Carefully following this trend, this thesis therefore stries to established as the canon for the determination the factor(s) manifest in this this articulation and presentation of representation of the changes traditions in Merchant Bank building.

This involves modern and/or post-modern repression in which stability and aesthetics reconcile and harmonise with factors of the site at the micro-level, and the desire to achieve a balanced architectural composition and entity in harmony with its environment at the micro scale.

TABLE OF CONTENT

CONTENTS **PAGE**

Title Page

Quotation i

Declaration ii

Certification iii

Dedication iv

Acknowledgment v

Abstract vii

Table of Content viii

List of figures xiv

List of plates xvi

CHAPTER ONE: INTRODUCTION & EXPLORATORY STUDIES

1.0.0 Preamble 1

1.1.0 Aims and Objectives 2

1.2.0 Motivations 3

1.3.0 Research methodology 3

1.3.1 Primary Information Sources 3

1.3.2 Secondary Information sources 4

1.4.0 Scope and Limitations 5

1.5.0 Architectural importance & Contributions 5

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CHAPTER TWO: LITERATURE REVIEW

2.0.0 BANK, WHAT IT IS 7

2.1.0 ORIGIN And History 7

2.2.0 Types and Function 9

2.2.1 Central Bank 9

2.2.2 Commercial Bank 11

2.2.3 Merchant Bank 13

2.2.4 Development Bank 13

2.2.5 Saving Institutions 14

2.3.0 Evolution of Banking in Nigeria 15

2.4.0 Merchant Banking in Nigeria 17

2.4.1 Origin and Definition 18

2.4.2 Functions 19

CHAPTER THREE: BANK ARCHITECTURE

3.0.0 Introduction 22

3.1.0 Functions and Bank Architecture 22

3.1.1 Banking Operation 24

3.1.2 Description of Bank Spaces 25

3.2.0 Forms of expression in Bank Architecture 30

3.2.1 Factors Affecting forms of Architectural Expression 31

3.2.2 The Evolution of Bank Architectural forms 35

3.3.0 Modern Architecture 37

3.3.1 Origin of Modern Architecture 38

3.3.2 The International Style 40

3.3.3 Post - Modern Architecture 43

3..4.0 Modern Architecture in Nigeria 44

3.4.1 Classifications of Existing Sample 47

3.4.2 Analysis of Sample Classes 56

3.5.0 Merchant Bank and the Evolution of Modern Architecture in Nigeria 57

CHAPTER FOUR: THE OFFICE BUILDING

4.0.0 Introduction 61

4.1.0 Components of Offices 62

4.2.0 Definition of Office Areas 64

4.3.0 Office Layout Concept 65

4.3.1 Office Space Layout Based on Core Location 65

4.3.2 Office Space Layout Based on Depth 69

4.4.0 Types of Office Space Planning Layout 70

4.4.1 Open - plan Layout 70

4.4.2 Cellular / Unit Plan Layout 72

CHAPTER FIVE: CASE STUDY

5.0.0 Introduction 74

5.1.0 NAL Towers Lagos 74

5.2.0 Intercontinental Plaza, Lagos 78

5.3.0 Icon House, Lagos 81

5.4.0 C and C Towers Lagos 83

5.5.0 Bello Dangotte House, Lagos 85

CHAPTER SIX: REGIONAL & SITE ANALYSIS

6.0.0 Introduction 87

6.1.0 Abuja; Historical Background and Growth 87

6.2.0 Climate 88

6.2.1 Temperature 88

6.2.2 Precipitation 89

6.2.3 Relative Humidity 89

6.2.4 Wind Movement 89

6.3.0 Physical Characteristics 90

6.3.1 Topography 90

6.3.2 Vegetation 90

6.3.3 Present Site Use 90

6.3.4 Soil Type 90

6.4.0 Social Amenities 90

6.4.1 Road Network 91

6.4.2 Electricity Telephone 91

6.4.3 Neighbouring Facilities 91

6.5.0 Planning Regulations 92

6.6.0 Conclusions 92

CHAPTER SEVEN: DESIGN BRIEF

7.0.0 Introduction 93

7.1.0 Brief Formulation and Functional Requirements 93

7.2.0 Facilities 94

7.2.1 Public Facilities 95

7.2.2 Semi - Public Facilities 95

7.2.3 Private Facilities 96

7.2.4 Ancillary 97

7.3.0 Schedule of Facilities 97

7.4.0 Schedule of Accommodation 99

7.5.0 Floor Analysis 102

CHAPTER EIGHT: DESIGN PROPOSAL & REPORT

8.0.0 Introduction 107

8.1.0 Design Approach 107

8.1.1 Logical Approach 107

8.1.2 Functional Approach 107

8.1.3 Symbolic Approach 108

8.2.0 Design Concepts and Criteria 109

8.2.1 Functional & Space Concept Analysis 109

8.2.2 Zoning Concept 110

8.2.3 Site Concept 111

8.3.1 Design Components 111

8.3.1 Floor Plans 112

8.3.2 Elevations 114

8.3.3 Structural Principles 116

8.3.4 Site Plan 116

8.3.5 Social Amenities 116

8.3.6 Services 118

8.3.7 Materials & Method of Construction 119

8.3.8 Finishes 119

8.3.9 Maintenance and Management 120

CHAPTER NINE: SUMMARY & CONCLUSION

9.1.0 Summary 122

9.1.1 Summary of Findings 123

9.2.0 Conclusion 124

BIBLIOGRAPHY 125

DESIGN DRAWINGS

LIST OF PLATES

PLATE		PAGE
1	Various Forms of Banks Architecture	30
2	Guaranty Trust Bank an Example of Fortress-like Architecture	36
3	IMB Plaza an Example of Expressive Glass Architecture	36
4	Modern Architecture	37
5	Example of Post Modern Architecture by Micheal Graves	42
6	U.A.C. Lagos	48
7	Independence House T.B. Square, Lagos	48
8	NEPA Head Quarters, Marina, Lagos	48
9	Western House, Lagos	48
10	N.I.D.B Broad Street, Lagos	50
11	Bookshop House, Broad Street, Lagos	50
12	Rotunda House, Broad Street, Lagos	50
13	Akuro House, Campbell Street, Lagos	50
14	Federal Ministry of Education, Victoria Island, Lagos	52
15	Black House, Broad Street, Lagos	52
16	Nicholas House, Catholic Mission Street, Lagos	52
17	A.I.B. Plaza, Victoria Island, Lagos	54
18	U.B.A, Marina, Lagos	54
19	Inter Continental Plaza, Victoria Island, Lagos	54
20	Nicon Head Quarters, Abuja	55

21 Stallion Plaza, Marina, Lagos 55

22 Federal Ministry of Finance, Abuja 55

23 N.N.P.C Head Quarters, Abuja 55

24 Examples of Merchant Banks Plc 58

25 NAL Merchant Bank Plc. (Plan Layout), Lagos 76

26 NAL Merchant Bank Plc, Lagos 77

27 Inter Continental Merchant Bank, Lagos 79

28 Inter Continental Merchant Bank (Plan Layout), Lagos 80

29 ICON Merchant Bank Lagos 82

30 C & C Towers, Lagos 84

LIST OF TABLES

TABLE PAGE

3.0 Samples of High Rise Corporate Building Between Lake 50s & 60s 43

3.1 Samples of Corporate High Rise Building Built in the 1970s 49

3.2 Samples of Corporate High Rise Building of 1980s 51

3.3 Samples of corporate High Rise Building of 1990s 53

CHAPTER 1

INTRODUCTION & EXPLORATORY STUDIES

1.0.0 INTRODUCTION

1.1.0 AIMS AND OBJECTIVES

1.2.0 MOTIVATIONS

1.3.0 RESEARCH METHODOLOGY

1.3.1 PRIMARY INFORMATION SOURCES

1.3.2 SECONDARY INFORMATION SOURCES

1.4.0 SCOPE AND LIMITATIONS

1.5.0 ARCHITECTURAL IMPORTANCE & CONTRIBUTIONS

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CHAPTER ONE

INTRODUCTORY AND EXPLORATORY STUDIES

1.0.0 PREAMBLE

A lot of changes have taken place in our world this century of which the previous centuries did not have the slightest imagination. The rapid urbanization and developments in the world has left little or nothing of the inherited ideas and standards of the ancient world.

We have witnessed so much changes in the architectural forms of expressions of corporate buildings especially that of Merchant Banks that we can not afford to close our eye to the evolutionary trend and it consequences in our world where change is the only permanent standard.

By rational and objective methodology the development of highrise corporate building in Nigeria will be examined with that of Merchant banks in the focus, considering the fact that such is a significant patron of such architecture.

The Aim of this research is the identification of the trend in Merchant Bank architecture, as dictated by in the changes in the mode of operation and consequently on the forms of expression. The will be presented in scientific manner of problem definition a, solution and presentation result.

As a means of realising the set objective, research methodology of literature review will be employed in analysing the historical background of the development of the Banking industry generally and of particular interest in Nigeria.

In the articulation and presentation adherent to the subject the followings broad categories will be used.

- Study of the history of Banking activity.
- Review of bank architecture in terms of forms and function.
- Indepth research of the standard in the design of offices generally.

The hope of the report is to provide standards of objectivity, and rational basis in architectural design methodology, this especially as concerning Merchant Bank architecture which is the building type under consideration. After which the result will serve as a fundamental basis of the design proposals to be developed and subsequently presented.

1.1.0 AIMS AND OBJECTIVES

The main aim of this research is to come forth with the design of a corporate building which will be iconic, and a representative model of what obtains in the numerous architectural expression of the trend in Merchant Bank. Equally the followings are aimed at:

I. An appraisal of the Merchant Bank architecture and corporate architecture as a whole in Nigeria since inception.

II. A careful examination of the architectural needs of Merchant banks in the past and how it has evolved into the present day with a view of determining what may happen in the near future.

III. Identification of the existence of a possible trend in Merchant Bank architecture or a common dividing factor or other wise.

IV. Analysis of factors affecting the various styles and forms of Merchant Bank architecture and the entire corporate highrise architecture in Nigeria.

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1.2.0 MOTIVATION

The motivations behind the choice of this research theme is the fact that architecture being a lithic history of human development and evolution, represents the changing trend of the society it serves. Since the functions or activities which goes on within an enclosed architectural space determines what form the space will take, the several Merchant Banks around us today which are a part of the corporate architecture need to be examined to know the factors responsible for the changes perceived.

Banking in the broad sense, as an activity cuts across regions and continents with similar activity taking place, this the forms that characterised this kind of architecture should be investigated to determines what affects it and what factors are considered for its regional variations.

1.3.0 RESEARCH METHODOLOGY

This study being an academic endeavor, must satisfy all academic requirement and principles in its approach to the subject matter and composition. To this end, the objective scientific Method of Research rationalization will be employed:

1.3.1 PRIMARY INFORMATION SOURCE

An attempt at a close - range examination of the various forms of Merchant Banks architecture during our landscape and the architecture of other such corporate bodies and organization cannot be thorough without the followings, which are the primary source of information.

I. CASE - STUDIES & TOPOLOGIES.

The careful examination of the existing sample forms the most authentic and genuine primary source of information. These existing samples are the frame work within which for convenient reasons models of classifying contemporary Merchant Bank Architecture are appraised and appreciated. The existence or other wise of a predominant trend among the representative models will be investigated in the formulation of ideas as to the trend of architectural evolution of the Merchant Bank.

II. INTERVIEW

This important tool of data collection in Researches is greatly employed in this work in the sampling of opinions on the subject mater. The designers and the end users were interviews in the formulation of the researches idea and in the establishment of a public opinions poll. The development of the brief of the eventual design work is largely from the interviews carried out with professional in the Banking industry and designs professionals.

1.3.2 SECONDARY INFORMATION SOURCE

I. LITERATURE REVIEW

There is no pretence that this area of study is entirely new, as there abound numerous authors on similar subject. Some of these are standard texts on the architecture of corporate Buildings in Nigerian and in the International Scene, such texts were consulted and refereed to. Texts like journals and magazines, unpublished works such as Thesis, lecturer notes and documentation, Published works such as Text books and the likes were used.

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1.4.0 SCOPE AND LIMITATION

The study of corporate architecture is a very wide one with several branches and tentacles to its. It is therefore imperative to indicate the scope and limitation of this research.

This research will majorly concern it self with the analysis of corporate Architecture in Nigeria especially that of Merchant Banks, although references could be made to some in other countries in order to establish a possible relationship between what obtains in other parts of the world and in Nigeria.

This work will concentrate on the architectural Expression of Merchant Bank located in areas considered to be significant, especially Marina - Lagos. This work will seek to formulate ideas which will translate into the design of LIBERTY TOWER ABUJA which will be the CORPORATE HEADQUARTERS OF LIBERTY MERCHANT BANK. This design will seek to provide, a Merchant Bank, outlet, corporate headquarter with all ancillary facilities and a considerable speculative lettable office accommodation for other tenants and users.

1.5.0 ARCHITECTURAL IMPORTANCE AND CONTRIBUTIONS

This thesis research work would be of considerable significance to both practicing and students of architecture in no small measure, as:

- The formulation of new ideas in the vocabulary of corporate architectural styles of Merchant Bank specifically and that of the general office building design will be thoroughly dealt with.
- An attempt will be made at using architecture as a tool in shaping and transforming the general opinion of people about the viability of the banking sector.

An elaboration and expansion will be attempted on the existing principles of architecture in the design of multi - storied, muth-tenanted; nix-use building.

The work will final collimate is a design which will would be a piece of work which harmonizes the fixed factors of the site within the context of its micro environment on one hand and multiple varied macro factors in order to raise the performance level of the building in terms of functionality.

CHAPTER 2

LITERATURE REVIEW

2.0.0 BANK, WHAT IT IS

2.1.0 ORIGIN And History

2.2.0 TYPES AND FUNCTION

2.2.1 CENTRAL BANK

2.2.2 COMMERCIAL BANK

2.2.3 MERCHANT BANK

2.2.4 DEVELOPMENT BANK

2.2.5 SAVING INSTITUTIONS

2.3.0 EVOLUTION OF BANKING IN NIGERIA

2.4.0 MERCHANT BANKING IN NIGERIA

2.4.1 ORIGIN AND DEFINITION

2.4.2 FUNCTIONS

CHAPTER TWO:

LITERATURE REVIEW

2.0 BANK, WHAT IT IS.

"A bank is an establishment for the custody, deposit, loan exchange or issue of money which is pays our the customer's order"

The definition of a Bank as stated above is relatively historical in it concept. Today, a Bank is a generic term used in describing several institutions engaging primarily in the receipt of money or its equivalent from customers and making payment of such when and however demanded by the depositor. A bank therefore is a financial intermediary saddled with responsibility of one or more of the function of safe guarding and transfer of funds, lending or facilitating lending, guarantying credit worthiness and exchange of money.

2.1.0 ORIGIN AND HISTORY

The precise origin of banking activity can not be pin - pointed to a particular time in history but early banking of a crude or elementary nature can be traced back to the Pre-classical or ancient periods. During the Babylonian civilization people entrusted their valuables to the custody of the temple priests because, the common belief then was that nobody would want to incur the wrath of the gods by stealing from the temple treasury. During the classical periods especially that of the Roman Empire, the "**angentarii,**" or "silver dealers" changed money mainly coins of different types and origins due to the far-reaching conquest of the Roman civilization. Aside the money changing functions, money were loaned out and payments were made with interest. The generally accepted early form of modern Banking was that which

started in Florence and other northern Italian cities during the Middle Ages, and as a matter of fact the word "**Bank**" is a derivative of he Italian word "banca" which means "bench" or "counter" on which the monies were displayed. As the trade grew in Italy it spread to Europe, money thus became so important that certain ways to protect it and handle it wisely had to be found. Gold, because of its stability in value and relative scarcity has been regarded as a universal standard measure of wealth from the earliest time of recorded history. It was for this factors that goldsmiths in the Middle Ages were regarded as the best hands is entrusting the safe-keeping of such wealth and to check the degree of purity of the scarce Jewel. The deposit of gold with the smiths is documented in a written receipt, such receipts are then used in payment by the depositors when such becomes necessary without running the risk and inconveniences of transferring money or gold. These receipt were an early form of credit note or bill and as time went by, the gold smith dropped their original function of workers in gold and became bankers of some sort.

The early bankers of the middle Ages in additions to the issuing of receipts for valuable (mostly gold) deposited with them began the practice of discounting bills of exchange, which simply is the payment of cash for a bill before its maturity with an amount slightly smaller than the actual value of the bill. when the bill matured the full amount was be collected form the debtor, the difference between the initial amount paid by the banker to the creditor and the final amount paid to the banker by the creditor is the interest on the bill which was the profit of the banker. This practice is one of the main activity of modern time MERCHANT BANK. By the 17th and 18th centuries, commercial bank were established and by the 19th century the activity of these banks developed rapidly such that they became a powerful controlling lever in the Industrial Revolution, although most of them were privately owned.

2.2.0 TYPES & FUNCTIONS OF THE BANK.

In any capitalist and market-oriented economy, like Nigeria, there are several types of banks, usually about five in all, with various diversifications and specializations as the case may be. These five major classes are:

a. Central Bank

b. Investment or Merchant Banks

c. Commercial Banks

d. Development Bank

e. Saving Bank.

The five classes of banks can further be grouped into broad groups namely:

i. Regular banks

ii. Other banks

Under this second grouping, the first four banks are the Regular banks while the saving Bank which is the fifth is classed "Other banks" and by this, it means those banks set up by the Federal Government directly or through its agencies with the intent of advancing the economic development of the country or in order to encourage thrift amongst the citizenry e.g. Federal Savings Bank and Federal Mortgage Bank.

2.2.1 CENTRAL BANK

The most important financial institution which is equally the apex banking firm in any country is the central Bank it constitute the apex of all monetary and banking structure of the

country and according to Igweke (1991) the Central Bank is that bank which objective "shall be to issue legal tender currency in Nigeria to maintain external reserves in order to safeguard international value of the currency to promote monetary stability and a sound financial structure... to act as banker and financial adviser to the Federal Government from the above explanation of function, one gets a thorough knowledge of the central banks as being the bank of the country as a whole.

The Central bank of Nigeria came on the banking scene in 1950s but was formerly established in 1958 by the Central Bank Ordinance passed on March 17. Earlier, 1952 precisely an adviser to the bank of England, submitted to the then colonial government of Nigeria a report on the need to establish a central Bank in Nigeria, the origin of which dates back to 1912 when the West African currency Board (WACB) was established, a body created for the purpose of issuing currency notes and coins which were generally accepted as legal tender throughout British West African. In 1954 the International Bank mission report on the Economic Development of Nigeria recommended the creation of a bank of issue with specific function. These provided all the necessary legal backing and guidance upon which the Central Bank of Nigeria Ordinance was enacted.

The Bank first opened for business officially on the 1st of July 1959 and ever since has being in the fore-front of promoting the economic development of the country.

FUNCTION OF THE CENTRAL BANK.

There are six primary functions of the central Bank namely.

i. Issuance of Legal tenders

ii. Maintenance of Country's external reserves

iii. Promotion of Monetary Stability

iv. Promotion of sound Financial Sector of the economy

v. Banker and Financial Adviser to Government and other Banks.

vi. Control and supervision of banking operations in the country

The Central bank of Nigeria By section 18 of the Central Bank ordinance is given the sole right of issuing notes and coins throughout the country section 19 empower it to arrange for the printing of the notes and the minting of the coins whose unit denominations, forms weights and composition shall have been approved by the Federal Government. Section 25 of the same ordinance empowers the Bank to maintain at all times a reserve of the country's external assets and this is in line with the current practice in most countries of the world. Other listed functions of the Central Bank are suitably back by provisions either in the Central Bank Ordinance of 1958, Central Bank amendment decree of 1968 and the Central Bank of Nigeria Decree of 1991.

2.2.2 COMMERCIAL BANKS

These are the most prominent of all banks operating in the banking sector and they constitute the most important type of banking organisation in the modern economy.

A commercial bank in Nigeria is "any bank whose business involves the acceptance of deposits which can be withdrawn by cheque". These banks are the oldest in Nigeria Banking operations as the oldest Bank in Nigeria is the First Bank of Nigeria Plc, which was first registered in 1894 under the name, Bank of British West Africa, and today there are hundred of such bank in operation.

Commercial Banks in developing economy like that of Nigeria play a vital role in the life of the society in that they promise essential services to businesses and individuals regardless of size and in other to reach the customers. Commercial Banks do have a network of branches in all nooks and crannies of the society.

FUNCTION OF COMMERCIAL BANKS

The function of the Commercial Banks can be broadly grouped into two, namely:

i Money Creating and

ii Service - Rending

The Money creating function which is the more important of the two within the context of the national economy are the followings.

a. Mobilization of Capital

b. Provision of credit to the various sector of the economy

c. Regulation of funds in the capital market

The service vending function of the commercial banks are:-

a. Keeping of accounts for their customers, which may be current, savings or time deposit account.

b. The provision of facilities for domestic and foreign remittances for their customers including the provision of ordinary cheque travelers- cheque and foreign currencies.

c. Collection and settlement of international debts arising from external trade for their customer including security writting.

d. Provision of facilities for their customers for the saving of their money and for the safe custody of their valuables.

e. Performance of trust and administration services, for their customers.

f. Rendering of financial and investment advice to their customers.

2.2.3 MERCHANT BANKS

These are banks so called because of their specialisation and concentration in the assistance of the business men in the achievement of their goals for a fee. Technically according section 61 of the Bank is that "Bank whole business includes recieving of deposit on deposit account provision of finance, consultancy and advisory service relating to corporate and investment matters, making or managing investment on behalf of any person".

Since this work is centered on merchant a more detailed appraisal of this Bank, its origin, function et all will be considered later.

2.2.4 DEVELOPMENT BANK

After the second world war national leaders especially those in Europe and America put their heads together on how best to salvage war-torn economics , thus the International Bank for Reconstruction and Development, the premier development bank was born in 1946 following the Breton woods Agreement of 1944, with the setting up of this world Bank steps were taken for setting up regional and national development banks in various countries.

Since its establishment the Development Bank has evolved and adapted to various changes much. The term **DEVELOPMENT BANK** is sometimes a generic term used to describe any financial institution which is provided with fund and other material resources to assist development in a particular sector of the international, national or state economy. In this

47328

regard there are two classes of Development Banks. namely: the pure Development Banks which sometimes provides the needed capital to a specific group of clients and the other is the Development "bank" which in addition to the provision of the capital may render various kinds of technical managerial e.t.c assistance to their clients. The first national development plan was launched in 1946, and so the Nigerian Development Board was established by the Federal Government to help promote the realisation of the plan, this could safely be assumed as the of origin in Nigeria, if the definition of. Development Bank is to be adhered to strictly. Because the role of the Board included making of grants, loans an advances to native authorities cooperative societies and other such bodies.

In 1964, a full-fledged Development bank was established and this is called NIGERIAN INDUSTRIAL DEVELOPMENT BANK. (NIDB) however prior to the establishment of this bank there had been attempts at creating regional development Boards such as EASTERN NIGERIA DEVELOPMENT CORPORATION, the NORTHER NIGERIA DEVELOPMENT CORPORATION, ENDC & NNDC respectively amongst others. More recently, other development bank established are Nigerian Agricultural and Co-operative Bank (NACB) and Nigeria Bank for Commerce and Industry.

2.2.5 SAVING INSTITUTIONS 'BANK'

Worthy Examples of this kind of Bank are.

i. Federal Savings Bank and

ii Community Bank

iii Peoples Bank of Nigeria.

The Federal Government through the central bank provided an integrated programme for the rural development mostly and the masses generally. The federal savings Bank for example was established under Decree No 38 of 1974 with the sole intention of providing ready

means for the deposit of saving and so to encourage thrift amongst the Nigerian populace.

Such Bank are corporate bodies with their own goals and objectives as demanded by the decree setting them up.

2.3.0 EVOLUTION IN NIGERIAN BANKING PRACTICES

The idea of banking practice in its present-day sense was unknown to the customs and norms of the variously scattered people of the geo-political entity called Nigeria. The Evolution of banking in Nigeria is through several phases and the contemporary modern banking practice dates back to 1893. The phases of evolution and development of modern banking in Nigeria may be divided along the following chronological order:

I. 1892 - 1952

II. 1952 - 1985

III. 1983 - to date.

Between 1892 and 1893 modern banking began in Nigeria with the setting up of the Bank of British West Africa (B.B.W.A), which later was renamed Standard Bank of Nigeria and now First Bank Nigeria. P.L.C. In 1899 the Angb-African Bank, which later became Bank of Nigeria was established to break the monopoly of the Bank of British West Africa which at this time had been accussed of biased in favour of the colonial interest and high-handedness, 1914 marked the amalgamation of Northern and Southern Protectorates and an entity name Nigeria was thus coined out to identify the new geo-political colony of the British. By 1917 a need arose for a colonial Bank which later became Barclays Bank D.C.O. and subsequently renamed Union Bank, the name it has retained to date. In 1948 the British and the French united in sponsoring a single bank know today as United Bank for Africa (U.B.A) as an affiliate of the *"Banquet National Pour de Commerce et I' industries"*.

These bank were established primarily as tools for the effective operation of the financial transaction of the colonial Administration and the various interests in Nigeria. The monopoly of these imperialist banks was only successfully broken by indigenous bank first of which is National Bank of Nigerian in 1933 although several unsuccessful attempts were made before them. In 1945 Agbonmagbe Bank was established by chief Okupe which in 1969 became Wema Bank after its take over by the Western state Government to whom the Bank was highly indebted. Nigerian Penny Bank was equally established and its failure in 1946 generated so much tumult which resulted in the institution of the famous Patron's commission of Enquiry to investigate banking practices in Nigeria.

The Era of 1952-1985 in the historical development of banking in Nigeria was ushered in by the first-ever bank legislation in Nigeria which is known as the Banking Ordinance 1952, which addressed the problems that restrained the growth of indigenous banks. The result of which led to the upsurge in the number of indigenous practitioners in the banking industry most of which were either purely branches of well-know overseas bank or completely new banks finance by foreign and local investors, some of such Banks are African Continental Bank (A.C.B) Pan Nigerian Bank. Afro seas Credit Bank, Onward Bank of Nigeria, Premier Bank, Nigerian Trust Bank. The companies act of 1968 part `X' made it mandatory for all foreign companies to be registered in Nigeria.

During the period under consideration, several legislation were promulgated, the period saw the entrance of government into the arena of banking activities, the defunct Eastern and Western Nigerian Regional Governments established their co-operative Bank with the aim of financing agricultural development. Upon attaintment of self - government in 1954, they took over two other banks, namely, the African Continental Bank Ltd and the National Bank of Nigeria respectively, however in spite of the laudable goal of these regional government the practice of injecting public fund into these banks and it subsequent usage created untidy

financial situation; the banks became instruments in the hand of politicians along regional divides, thereby leading to their failure. The failure of these banks was a deterent to other indigenous bankers and until 1958, when the Muslim bank was established, no indigenous bank played any prominent role on the banking scene. In 1959 Bank of the North was established as well as International Bank for West Africa (now Afri-bank PLC) as a subsidiary of the *Banquet de l' Africa Occidental*. In 1960 the Bank of America (Savannah Bank PLC) and Chase Manhattan Bank (Continental Merchant Bank) were established, Bank of India (Allied Bank PLC), and Arab Bank (Nigeria Arab Bank), all these were primarily commercial Bank.

The period beginning from 1986 to date witnessed remarkable changes in the Economy of Nigeria, first the government Structural Adjustment Program (SAP). This action affected all aspects of the economy most especially the finance sector of which the banking industry is a prime player. A liberalization of the bank licensing scheme resulted in so many new banks coming into existence. As at 1976 there were only about twenty - one banks in Nigeria, but by 1991 the number had gone up to One hundred and fifteen and by fifteen months later it has resent to one hundred and twenty - two. The attendant problems necessitated the establishment of regulatory agencies backed by the Nigerian Deposit Insurance Corporation Act; Cap 301 1990. Law of the Federal Republic of Nigerian.

2.4.0 MERCHANT BANKS IN NIGERIA.

Most of the earliest bank to be established in Nigeria centered their activities on Commercial Banking, but in the year 1961 Merchant Banking took off when a branch was open by a United Kingdom Merchant Bank; Hill Samuel and later changed the Company under the business name of Phillips Hill Limited Nigeria Acceptance Limited (Popularly known now as NAL Merchant Bank PLC.) subsequently between 1973 and 1973, four more Merchant Banks were established namely.

1. First National Bank of Chicago (International Merchant Bank PLC, IMB)
2. Chase Merchant Bank (A merger of first National Bank of New York and Chase Manhattan which has metamorphosed into Continental Merchant Bank PLC).
3. ICON (Merchant Bankers) Ltd (now liquidated)
4. Nigerian Merchant Bank PLC.

2.4.1 ORIGIN AND DEFINITION

The origin of merchant banking can be traced to the goldsmith of the Middle ages who began the practice of discounting bills of exchange by paying the creditor of a bill an amount slightly lesser than the actual value of the bill before the maturity and upon maturity of the bill collected the full value the difference being their profit. Equally they dealt in exchange of currencies for profit, the varying value of currencies from place to place been their profit.

The term Merchant Bank today is often used as a generic description of firms or institutions that operate in the financial sector whether they perform pure banking services, or merchandising services or not. Although their activities were originally and still are Predominantly, intimately connected with foreign trade and with the international movement of goods Merchant banking is an area which is just developing in Nigerian, and most of the populace still do not understand what it means or it is all about. Most people who ought to know simply reduce them to a "discounting house" without knowing that they are as well "acceptance house". According to section 61 of the Banks and other Financial Institution Decree, a Merchant Bank means. "A Bank whose business includes receiving deposits on deposit accounts, provision of finance, consultancy and advisory services relating to corporate and investment matters, making or managing investments on behalf of any person."

The difference between a Commercial bank and Merchant Bank are basically in two folds

i Acceptance of deposits that can be withdrawn by cheque (demand liability).

ii Acceptance of a certain amount of deposit as stipulated by the bank.

2.4.2 FUNCTION OF A MERCHANT BANK

The Banks and other Financial Institutions Decree (BOFID) of 1991 provides an approach which covers all areas of operations of Merchant Banks which may be categorized broadly into several areas.

I. MONEY - MARKET AND LENDING OPERATION (FINANCIAL SERVICES).

This include market activities in the short-term negotiable instruments such as treasure bills, Government bonds, Certificates of deposit, banker's acceptance, commercial papers and Promissory notes. Equally the money market operation involves funding operation, and so capital must be raised like commercial bank, in doing this they accept and open account for a restricted range of customers chosen individually and delicately as reflected in their societal status.

II. CORPORATE ADVISORY ACTIVITIES

Merchant Banks provides business men with specialist advice on money-market operations, investments, feasibility and viability reports on new projects. Identification and selection of sources of finance for viable projects and the restricting of the financial package. During mergers and take overs the Merchant bank offer assistance to interested interest clients and customers, this they do by being present at the stock exchange market and issuing house while maintaining a list of companies wishing to buy or sell out to other companies, stocks and shares. They compare the options open and the stability of such enterprise while recommending appropriate pricing and bidding strategy.

III. INVESTMENT PORTFOLIO MANAGEMENT SERVICES

Aside the financial Advisory activities of merchant banks, they also offer portfolio management advice and in some case undertake physical management. The complexity of the economic activities of our nation, bring such a honor to them because of the assemblage of professional in their services who can offer credible advise on investment options the basis for which are good economic, financial, legal and securities research and analysis provided by these experts aiding them in innovative management style and rapid decision making and implementation.

IV. SECURITY UNDERWRITING

Merchant Banks also underwrite corporate securities under several methods and earn commissions for such services either by way of profit over the amount for which security is underwritten or as agreed by the parties involved.

V. OTHER SERVICES

Other services offered by Merchant Banks include the following.

Venture Capital

Commodity and bullion brooking and dealing

Tax and estate Administration

Factoring and

Leasing.

From the foregoing enumeration of the Merchant Banking activities it is deemed therefore that the whole process by nature is "essentially management intensive unlike the asset intensive commercial banking business" It then suffices to say that Merchant Bank is basically a Management bank of which efficiency lies on its management and professional staff strength and not the asset base. A closer attention of the organizational set-up of a merchant bank will buttress this assertion:-

A high proportion of professional relative to total staff.

A substantial delegation of decision making

A short chain of command

Rapid decision making

Flexible organization structure

Innovative approaches to problem solving and

High level of financial sophistication

High-tech and automated office procedure.

Because of the deregulation in Nigeria economy several Merchant Banks came to being and as at and 1992 the number stood at fifty-five

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CHAPTER 3

BANK ARCHITECTURE

3.0.0 INTRODUCTION
3.1.0 FUNCTION IN BANK ARCHITECTURE
3.1.1 BANKING OPERATION
3.1.2 DESCRIPTION OF BANK SPACES
3.2.0 FORM IN BANK ARCHITECTURE
3.2.1 FACTORS AFFECTING FORMS OF ARCHITECTURAL EXPRESSION
3.2.2 THE EVOLUTION OF BANK ARCHITECTURAL FORMS
3.3.0 MODERN ARCHITECTURE
3.3.1 ORIGIN OF MODERN ARCHITECTURE
3.3.2 THE INTERNATIONAL STYLE
3.3.3 POST - MODERN ARCHITECTURE
3..4.0 MODERN ARCHITECTURE IN NIGERIA
3.4.1 CLASSIFICATIONS OF EXISTING SAMPLE
3.4.2 ANALYSIS OF SAMPLE CLASSES
3.5.0 MERCHANT BANK AND THE EVOLUTION OF MODERN ARCHITECTURE I NIGERIA

CHAPTER THREE

BANK ARCHITECTURE

3.0.0 INTRODUCTION

The architectural requirement of bank, just as that of any other building type stems from the basic need of sheltering the activities of the bank, for security and comfort. The architectural expression of the exterior in relation to the functional spaces enclosed cannot be neglected as thus, it is often employed to convey impressive messages to passers - by and non - customers alike, of the possibilities and potentials of the institution itself.

Banking in its contemporary sense since its inception has always being using architecture as a means of communication to the populace and this has followed a seemingly logical chronological sequence of evolution pivoted to the changes in the mode of banking operation which in turn is dictated by the societal changes. In time past, the main function of the bank was to guarantee the safety of cash and valuables, thus the architecture exhibited an image of fortress-like security and rigidity often characterized by heavy metals bars, firmly locked cubicles and over exaggerated concrete envelopes. Today the role of banks have evolved from the previous custodian of valuables and cash to that of being investment managers, corporate advisers as well as middlemen is business transactions; more so, with the new - trend of credit transfer and all the modern techniques of cash handling the architecture of the bank is more inviting, friendly, and receptive while still maintaining, the symbol of efficiency security, and wealth in their choice and use of architectural expressions.

3.1.0 FUNCTION AND BANK ARCHITECTURE

The celebrated classical Roman architect, ***Marcus Paulo Vitrivious*** gave the most articulate basis of assessing any architecture in his treatise on architecture as:

Utilitas
Firmistas
Venustas

These three otherwise Known as *Vitruvian* "**Catechism of Classicism**" is the most traditional definition of any architecture. It is the yardstick of measuring efficiency, which has provided the direction of measuring architectural standard since the birth.

I. **UTILITAS:** This is the root - word from which the modern day English word '*utility*' is derived. It means purpose, function or use. As the saying goes *"necessity is the mother of invention"* the need for any architecture or the use of such facility is the primary consideration. Enormous resource, can not be put in a worthless scheme. So for any architecture to be regarded as one, it must as a matter of expediency fulfill the purpose for which it is designed and built. The will be suitable consideration of designing a building which will be suitable and convenient for the purposes for which it is meant preclude and supersede all other considerations.

II. **FIRMISTAS:** This means firmness or stability, that is the ability and the viability of the form of design, materials and methods of construction to withstand, both internal and external stresses to which the building will be subjected to.

III. **VENUSTAS:** This simply, put refers to beauty, or more technically "aesthetics" the consideration here, is the pleasantness of the architecture to views. Because this is a subjective consideration with various perceptions of it, there exist a lot of divergent views of this subject. But the matter for considerations here is the general examination of the form of architectural expression without making any categorical statement on their beauty or otherwise.

Without knowing and having a firm grasp of what operation are involved in banking, one any not be able to do justice to the subject matter here which has to do with the purpose of bank architecture in their arrangement of space.

3.1.1 BANKING OPERATION

Banking is a process - like most other human activity - which is people oriented. As the raw material is to the manufacturing industries so are people important to the banks. People are so vital for banks to be in operation that there is no substitute for them. No matter the type and or label of the bank from the central bank to the least saving institution, dealings with people is a single common similarity between them all. The method of attending or meeting the needs of their various customers may differ, but since banking is all about people saving and investing their resources for a more profitable yield and for security and all banks, are profit oriented, the input hence is similar with an expectation of similar output.

As stated earlier that bank are people oriented the first point of contact with any bank is at the reception, the officer manning, the desk sometime, doubles as a security, who upon welcoming you questions you and direct you to the appropriate place you need to go; On the contrary, if you are an established customer of the bank, instead of stopping at the receptionist counter you may move on straight to the banking hall. In the hall you could have caged cashiers as often is the practice or an open office plan layout with the bank officers each seated at his/her desk. In the situation of the former you present your written teller or cheque to the cashier who will attend to it, passing it to the appropriate officer for the official procedures involved while you wait at the lounge provided for waiting customer. If the transaction is within the stipulated operational limit of the cashier your business transaction with the bank terminates at the cashier without any further delay, but if it is beyond, the operational limit of

47325

the cashier a recourse would be made to a superior officer often in the open or as sometimes is the case, on a plat form or in a unit office who will deal with the issue at stake. This is the basic traditional banking procedure common to all banks. In the case of the latter- banks without cubicle, the receptionist examines your case and refers you to the appropriate officers who will act just like the cashier in the cubicle or direct you to another, competent to deal with your case. Each of this officers have 2 or 3 seats in front of their desk for customers / visitors. In all the cases especially with the introduction of on - line information / data processing you are not expected to stay more than 10 minutes in a bank, except on rare or exceptional cases.

The operational procedure described above is not a pattern of banking exclusive to a particular type of bank, it fits perfectly into the framework of any type of bank, for their operation is patterned similarly. This means there is no individual stereotype mode of operation peculiar to any of the five kinds of bank, hence there is no model of how the offices should be individually, or that of a space configuration meant specifically for each. However since there exist similarities in their banking procedure, there exist a common planning approach in the functional planning and the general layout of all banks, based on zoning pattern.

3.1.2. DESCRIPTION OF BANK SPACE

The entire space referred to as a bank is a configuration of smaller spaces grouped together and zoned into three, namely:

a. Public zone.

b. Operations zone.

c. Ancillary zone.

A **PUBLIC ZONE**

This is made up of several spaces of which as the name suggest the customer have little or no hindrance in accessing. These spaces are;

i. **LOBBY**: This is the space which usually is very accessible to public and a link to the bank, it is pertinent to know that not all the lobbies in the bank is in the public zone. But the lobby in the public zone is open to all and sundry, it comprises of the reception/security desk and a path-way leading into the banking hall.

ii. **LOUNGE:** This is usually a space provided to serve multiple purpose, depending on its location. It could be a waiting area for customers waiting to be attended to and those waiting for finalization of their transactions. Other people who could use the lounge are the visitors of the workers of the bank.

iii. **BANKING HALL:** This is the place where all banking transaction goes on it is the focus of activity and the point of contact between the bank and customer for official banking transaction. It usually have the customers' side and the officials end with low-level counters or low-level demountable partition with or without cashiers' cubicles. It does have provision of writing platform/counter and waiting lounge adjoining it.

B. **OPERATIONAL ZONE**

This zone is saddled with the responsibility of running the bank on a steady, professional basis. It takes care of all the official transactions of the bank which includes all the paper works required to smoothly run the establishment while ensuring the safety of its valuables and records. This zone is sub-divided into.

Technical areas.

Administrative area.

i. **MACHINE ROOM:** A place where all banks recording and calculations are carried out, a control room of all Banks technical operation.

ii. **ARCHIVES:** This is the department, which ensures that all the records are in safe-custody, it serves as the store house of the banks records and references.

iii. **BOOK ROOM:** This is next to the achieves, it is the room where records are kept, such as signature counter foils and balance sheet, ledgers, files, registers. It is like the archives but the document kept here are consulted on regular basis.

iv. **COMPUTER ROOM:** With the introduction of computers into our banking system, there is the need for a designated space where a total control feeding of information and the monitoring of data can take place. The computers assigned to each officer of the bank is connected to the central network and the control room of the computers, feeds the data to all the PC outlets.

v. **COMMUNICATION ROOM/MAILING ROOM:**

A room where all communication with customers on official basis is carried out, both in despatch and reception of same. The facsimile, telex, E-mail, telephone PABX of the bank have their control and terminals here.

vi. **DEPOSIT VAULT/STRONG ROOM:**

This is one of the most important and sensitive area of the bank, it is here that, the safety and security of cash and other valuables as may be deposited in the custody of the bank are guarded. It is usually built of custom made component or reinforced

concrete walls and an electronically controlled alarm-doors. Usually adjoining this room is a checking room large enough to accommodate at least 10 people for purposes varying from cash loading and unloading, to checking the sum of liquid cash received and other such security sensitive duties.

vii. **OFFICES:** These are the places where the smooth running of the bank on daily basis are carried out by qualified personnel; they accommodate the officers of the bank in a hierarchical order, from the janitor to the chief executive officer. Some of this officers could be bankers while some are supporting/auxiliary administrative staffs. In the arrangement of the offices could be grouped into departments and units while the layout could either be an open one, or a cellular or unit one. The organogram of the establishment helps in the sharing and assigning of offices. It is important to note that the general office arrangement should be such that it is flexible enough to accommodate unforeseen changes.

c. ANCILLARY ZONE:

In this zone, the spaces or facility provided have no direct involvement in the real banking activity, as such banking can be practiced without them. However, for efficiency reasons they are necessary.

i. MULTI-PURPOSE FUNCTION HALL:

As part of its social obligation, the bank sometimes do host the public to functions which draw large crowd, such as lectures, seminar, symposiums, and talks beside the bank's periodicals events like Annual General Meetings, Biennial General Meetings, Cocktails etc. A place hence is usually provided, which although could be within the

complex, would not distract/disrupt banking activities and at the same jeopardies it's security.

ii. **RESTAURANT/RELAXATION LOUNGE:**

Within the bank complex or promises, there is usually the provision of workers facility, which includes the Restaurant, relaxation lounge, drivers pool and such other as may be necessary. In banks, because of the tight schedule of operation, they seldom go on break, until when the transactions with the public closes, however it is not unusual or out-of- place for each officers of the bank to take time off to relax and get refreshed while someone deputies for him/her. However for this opportunity not to impair the business of the bank, the facility providing such service must be with a reasonable distance from the business point.

iii. **SICK-BAY/FIRST-AID ROOM:**

Accidents are never preconceived by anyone, nevertheless, they do occur when they are not expected. For such unforeseen situations, provision is usually made for a place to treat mild injuries and to give quick, life-saving first aid treatment to serious accidents victims before being referred to a better and more equipped hospitals.

iv **TOILETS:** The call of nature which can be at anytime, is usually provided for not only in bank, but in all building types. Banks being a working place where considerable number of hours is spent, provision of toilets and other conveniences cannot be under - estimated.

v. **CAR-PARK:** In all offices, aside the provision of staff bus, provisions are usually made for car parking lots for staff individual cars.

vi. **ENGINE ROOM:** The auxiliary power - supply, boiler, room and the lift machine room, have their control rooms located in this zone, for efficiency control and maintenance. It could be a single room provision or split/multiple provision.

vii. **CIRCULATION:** Provisions are usually made for both horizontal and vertical movement through the provision of corridors, lobbies, stairways, ramps and lifts.

viii. **PENT-HOUSE:** For reason varying from accommodating guests, visitors, resident officers to the provision of commercial accommodation, or that of chalets for the executive officers, apartments are usually provided in banks.

3.2.0 FORMS OF EXPRESSION AND BANK ARCHITECTURE

In the context of consideration in this discourse, form is used synonymously with style, or the mode of expression as seen. Buildings are unique things in human development and are vital documents -little history of cultures,- which testify to the nature of the society that produced them; they are never the work of a single individual but a collective social art.



Plate 1.Various Forms of Banks Architecture.

Architectural forms irrespective of whatever shape, definition et al must as a matter of fact be consistent with the encyclopedic phrase of good architecture propounded by *Vitruvious*, thus the technical demands on

buildings generally remain the elemental ones - Security (exclusion of enemies) circumvention of gravity, avoidance of discomforts caused by excess of heat or cold or by the intrusion of rain, wind or vermin. Equally careful analysis of the technical space requirement in bank architecture bring to fore the obvious similarities in the zoning and planning patterns of banks generally irrespective of the kind and label of such. This then leads into the understanding of how and why the forms of architectural expression of all kinds of bank is peculiar to any of the Merchant bank does not have a unique expression synonymous to it, which is the same in commercial bank. The planning approach in all Banks is not different thus the similarities in their architectural expression forms.

3.2.1 FACTORS DEFECTING FORMS OF ARCHITECTURAL EXPRESSION

I. BUILDING MATERIAL

The availability of suitable materials has always being the impetus and the drive behind several form from ages past and the major influencing factor in the shapes of building. Large areas of the world were once forested, thus timber seems, a universal building material, although it has become relatively scarce with urbanization leading to deforestation, however timber remains an important building materials.

Many kinds of stones are used in building, and till date they are the most important part of most buildings because of its durability and incombustibility. In the same vein those region which lacked both timber and stone, made use of earth itself forming such into bricks dried in the sun and later baked in fires, leading to the production of a range of bricks and tiles.

In the 19th century, steel became abundant, with various shapes that made structural frames stronger than the traditional wooden frame. Moreover, steel rods could be placed in wet concrete so as to greatly improve the strength of the material giving rise to the forms of the 20th century facilitated chiefly by reinforced concrete construction. The place of aluminum in its several applications which is a light weight material and maintenance free can not be overlooked, while the use of glass has enhanced the forms of architecture prevalent today.

II. CONSTRUCTION METHOD AND TECHNOLOGIES

Architectural form is inevitably influenced by the technologies applied and it is important to note that building technology is conservative and the knowledge about construction method cumulative in spite of its dynamism. The early cultures used Substance occurring in their environment and invented the tool skills and technologies to exploit the potentials in the variety of materials, laying the foundation and legacy that has continued to inform the industrialized method. This is to say, although the technologies and construction in modern world have become highly sophisticated and machine based, however this complex system rest on the pre-industrial traditions inherited from the ancient world.

The most tradition construction method is the post and lintel construction which is a solution to the problem of spanning. The lintel or beams are laid horizontally across the tops of post or columns forming decks on which roofs can rest or occupied by floors. The other traditional method is the arch, vault and dome construction. The advances in analyzing structural behavior resulted from the demand in the 19th century and it is now possible to enclose space with suspension or pneumatic structures. The sophistication in structural analysis

has given mankind tall structures.

Also, the advancement in technology, has affected the configuration of the vertical spaces. Today there exist an elaborate system of vertical transportation, control of temperature and humidity, artificial ventilation and lighting, sanitation, control of fire and other services. These all has increased the comfort and conveniences of architectural interiors while lending help to the multiplicity of forms used today.

III FUNCTION

The form of any architecture as already described in the words of Vitruvius has three basic ingredients of which function or purpose is the first and foremost. The internal arrangement of the building is of prime importance if the purpose of the building is to be achieved and this will ultimately affect the form of the building. Aside the issue of functionalism in the sense of space planing and arrangement, there are three purpose for which buildings are constructed; certain across the board purposes have being known from time immemorial. Building such as temple, church etc are aside the used of the interior, built to celebrate the mysteries of religion and a place where gods can be venerated and worshiped. Another purpose of building is the provision of security both physical and psychological. Relating to social security is the desire to create building that preserve the status symbols, king and rulers have down the age built palaces proclaiming power and wealth while today large corporations, and institution play the role of patrons of architects in order to create buildings that serve as status symbols.

The completely of our modern life compared with the past is portrayed on proliferation of building types, mass housing, large office building, industrialized, farm houses shopping complexes, school, hospital and airports are relatively new building types of which our ancestors knew little or nothing. Without any pretext the fact of today are the impossible or unimaginable of yester years.

IV AESTHETICS:

This is rather a technical term used to describe beauty. *VENUSTAS* as called by the 1st century celebrated Roman architect *Vitrivius*. It is the pleasantness of the architecture to viewers It should be noted from the outset that this quality of any architecture is an abstract quality and this it is variously interpreted. Its perception is highly subjective and this is the major basis for the numerous styles we have had and still having in the world of art and architecture.

Beauty in machine however complicated and complex is usually based on its adaptability to use and efficiency the beauty in music or in painting is rather its ability to appeal to human nature and to raise emotion, while that of literature is the semantic construction well laid out in qualitative proses and syntaxes. Architecture combine the beauty in machines, music and literature to form its own beauty, the level of balance achieved by each designer in bringing all these together form the basis of measuring the architects success in architectural beauty. None of the three essentials constituents, of architecture can be rejected, since commodius and purposefully planing sound construction and pleasant appearance can never be replace by any thing else. It follows therefore that the varied forms of architectural expression could only be

accounted for based on the various individual and time/situation tempered perception of these notions either as an unusual emphasis given to one or two of these three at the expense of the third. However it has been found out that more usually dues to the multiple and varied meaning given to the idea of architecture beauty and sometime the interpretation of what the definition actually meant and perceived by individual or some group with similar through. The issue of aesthetic in architecture is complex and dynamic no theory was perpetual the reason being the abstract nature of thus quality which is personal and psychological. However some measures are usually applicable in defining beauty of any architecture these are

* The familiarity of the observer with the material used .
* The construction method applied.
* The definition of the form used in light
* The interplay of forms
* Scale and proportioning of elemental parts

All these affects the judgement of beauty in any architecture but still given some condition, since human perception differs the judgement could still be different.

3.2.2 THE EVOLUTION OF BANK ARCHITECTURAL FORMS.

Although banking activities/practice started without any preconceived idea of it as having a building type specifically dedicated to it nevertheless as time went by and the practice became popular with wide spread patronage the necessity arose, and at the beginning the necessity was limited to that of securing the safety of deposited valuables and assets i its care, It therefore should 1not surprise any exaggerated structural virtuosity with over emphasized



Plate 2. Guaranty Trust Bank. an example of fortress-like architecture

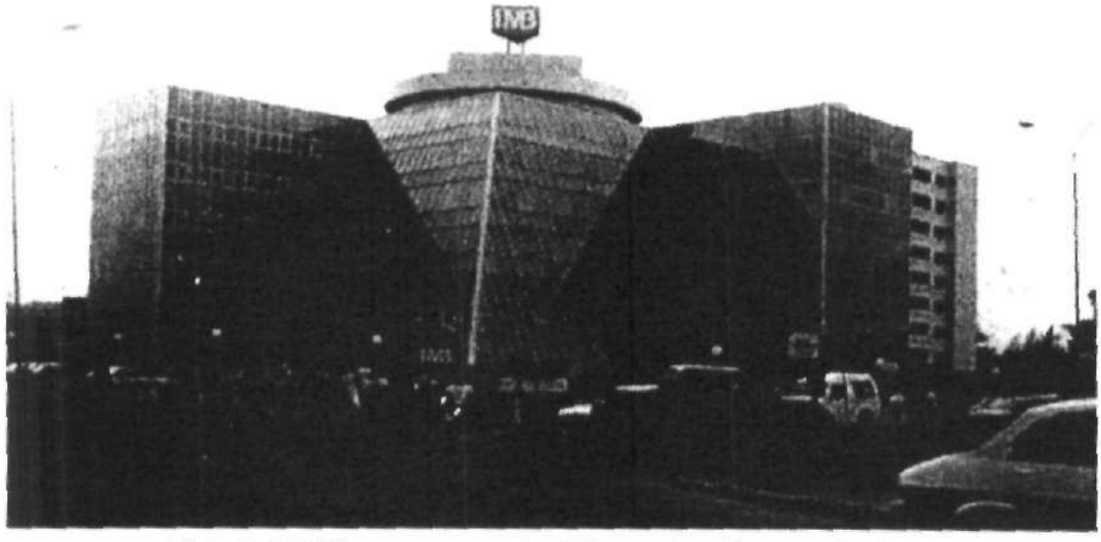
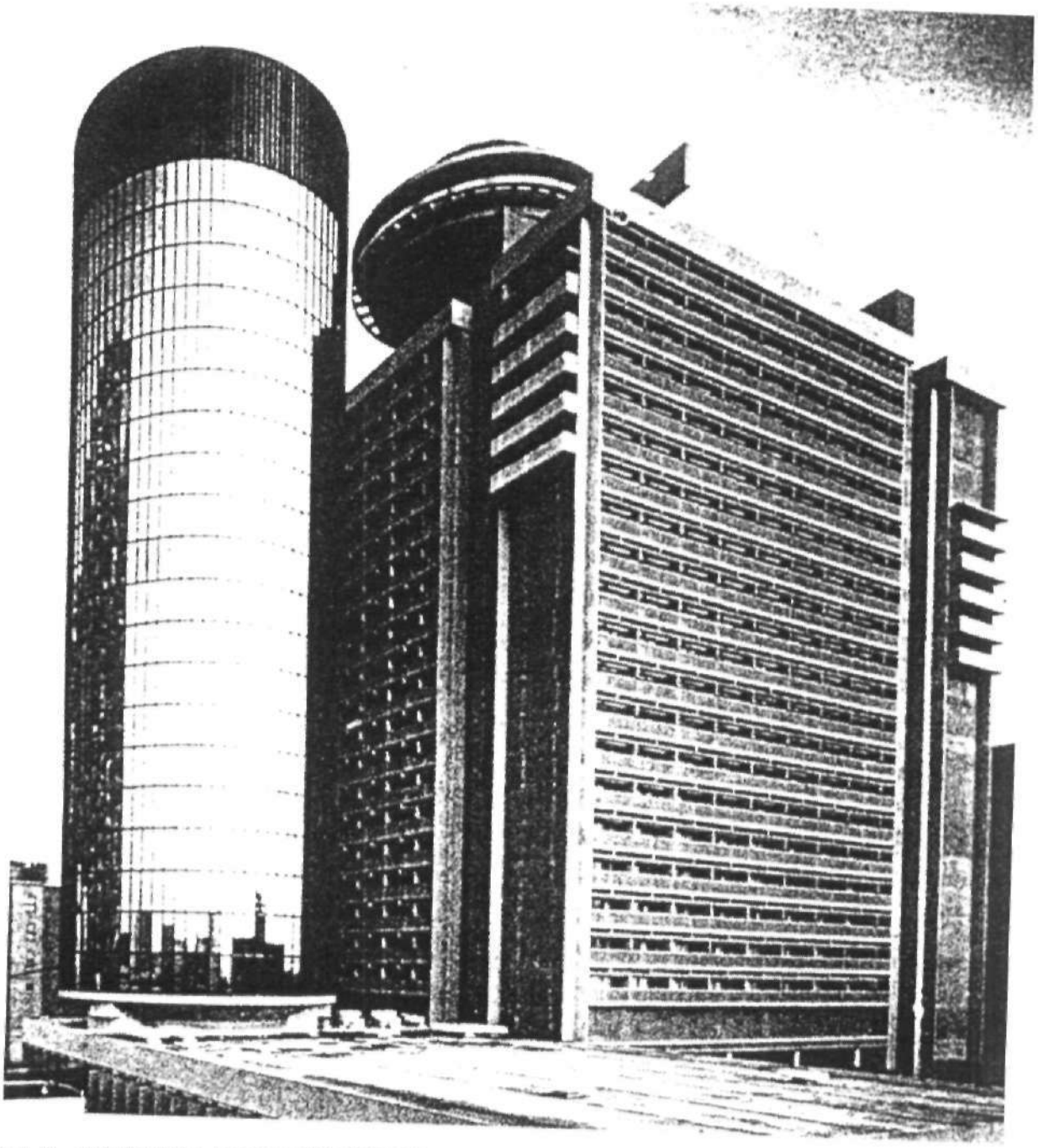


Plate 3. IMB Plaza. an example of Expressive glass architecture

fortress-like brutalized architecture. With the passage of time the diminishing vole of banks as keeper of liquid cash and the introduction of electronic gadget the form of bank architecture has changed and the expression as found solace in that which today is known as modern Architecture.



3.3.0 MODERN ARCHITECTURE

The Approach to designing and constructing building that has characterized most of 20th century has come to the called modern architecture it initially offered pure form to replace the stylistic tradition inherited from Renaissance.

Every major style ever in history of architecture was born due to three factors.

* Discovery of new problem to be solved.
* Discovery of new building materials
* Discovery of new methods or principles of construction.

By the turn of 20th century all these had been fulfilled. The birth of machine in the Industrial Revolution with its consequences in all sectors of human life gave rise to problems not faced by previous generations. The abundance of structurally viable metals, composite materials such as concrete, fabricated materials and glass, offered fresh alternatives in design. The use of machine in the construction industry and the mass production of components made the older method of construction obsolete.

3.3.1 ORIGIN OF MODERN ARCHITECTURE

Renaissance architecture had taken diverse directions, yet they all shared a common trail which was the manipulation of the orders that is the columns and entablature and the arches and vaults in the search for an appropriate time style. In the last half of 19th century there occurred a seemly conspiracy of several factors which led to this new kind of architecture called modern amongst these factors is the ***INDUSTRIAL REVOLUTION***: A term first used by French writers and later made popular by the English economic historian. ARNOLD TOYNBEE: It is used to the rapid transition of the world from a sedimentary agriculture dependent life to an industrial machine dependent society, with Britain as its place of birth. The second factor is the Disaffection of leading architects with the prevalent revival of historic styles. Who believed that it has degenerated into an indiscriminate and unprincipled mixture of borrowed style,

which is termed eclecticism.

The combination of these two expectedly led to this new kind of architecture which was first experimented by Sir Joseph Paxton in the crystal palace, a huge temporary exhibition building in London built as a frame of iron sheated in glass.

As iron, glass and steel became abundant, building construction was no longer limited to masonry and timber. Two structures erected for the Paris International Exhibition of 1889 showed this dramatically. ***The Halls des Machines*** had clear son of 117m and the **Eiffel Tower** soared 300m into the sky. Technology soon came to have an effect on buildings serving more useful purpose: **HIGHRISE BUILDINGS** were made possible by the erection of steel frames on which hung the floors and walls and also through the development of the passenger lift.

THE SKYSCRAPER A common feature in the urban centers today took form in Chicago in the second half of the nineteenth century and from then spread rapidly, the proponent of which were architects known as the **Chicago school**, prominent among who was Louis Henry Sullivan. In Europe, architects gradually dropped off their load of eclecticism while anticipating elements that would become pant of the International styles. Otto Wagner in the Postal saving Bank Vienna (1905) recognized that the wall would no longer be a supporting structure but would be supported instead by the building frame. Steel concrete and glass were the materials chosen by Peter Behrens in the A.E.G Turbine Factory in Berlin (1908). Sullivan predicted the rectangular horizontality of steel and the pure surfaces of modern architecture in Carson Pirie Scot Departmental store in Chicago. Charles Remme almost completely eliminated decoration in design which was twenty years before it became popular, and in 1908 Adolf Lloos gave his verdict in Vienna that "ornamentation is Crime".

MODERN ARCHITECTURE: Started on individual basis with the adoption of steel frame, which is used to make walls very thin and comparatively light and either transparent or opaque. No longer was it necessary that walls and partition should coincide with columns, or that corners of buildings should be solid to resist gravitational forces. Reference to historic architectural symbols and ornamentation became s taboo; roofs were laid out flat because the diagonal line of sloping roofs were assumed to disrupt purity of the geometric form proportion and balance were controlled, this was the brave new world, a future - looking puritanical cubist approach.

3.3.2 THE INTERNATIONAL STYLE

The principal architectural trend of the 1920s and 1930s which begin in Europe was brought about by the merging of the various innovations together and then to create a coherent style. The result, called International style because it permeated national and international boundaries, as a result of its abstract vocabulary.

The style was geometric and asymmetrical and featured such modern materials as concrete, steel and, glass. The style arose out of the desire of such architects as the Germans **Walter Groupies** and **Ludwig Mies van der Rohe** and the Swiss- French **Le Corbusier** to break with architectural tradition and to design simple, unadorned buildings that served the basic needs of their users. Functional, logical floor plans and simple ornamentations free walls of glass and concrete were emphasized. The strongest contributions in the style were made in the design of skyscrapers, factories and, public housing. The International Exhibition of Modern Architecture in 1932 (Museum of Modern Art, New York City) spread the ideals of

the style, thus it became the dominant worldwide architectural vocabulary of the mid - 20th century. The principles of the international style was articulated in the fame cardinal principles namely.

i Simplicity

ii. Space appropriation

iii. Standardization or Repetitiveness

iv. Use of Materials

v. Economy

For a brief period the modern style translated into International Style gained ascendancy over other historic styles and held sway but perpetuity was not to be found in any style because of the dynamism of human life and our varied perception of life.

After a half century in which modern style dominated the world of architectural forms of expression it was noted by commentators and critics that though it was embraced by big business men and the government, probably for economic reasons the general public never really love it. Modernism had cut off completely from the past, such that it became incorrect for a new building to show any resemblance of old one and for a period of time the study of historical styles almost disappeared from professional school. This situation is contrary to man's way of life which is evolutionary in nature, critics contended that the present has meaning and relevance because of the antecedents today is only a reality because of the anchor yesterday gave and the promise of tomorrow. Aside this complete departure from the past, other pitfalls found in the modern style, is the evaluation of its psychological impact of on the psyche of inhabitants. Also the seemingly universal application of modern style without

consideration for the regional and climatic variations proved to be its undoing. All these dissatisfaction reached the climax in the 1960s, her disciples were to become her judge and executioner, they except for very few decamped enmass to try out a newer version of the modern style, a rich and imaginative boundless style known as POST MODERNISM.



Plate 5. Example of Post Modern architecture by Micheal Graves

3.3.2 POST - MODERNISM.

With the rise of dissatisfaction with modern style and its obvious minuses, beginning from 1960, architects began exploring tendencies for that which is a slight departure from Modern style in its purist from and for which as yet no better label than Post modern. Although Post modernism is not a cohesive movement based on district set of principles, as was in the case of modern style, it is however placed value on individuality it allows of complexity against the simplicity of modern movement, and occasionally even humor.

Post modern tendencies were given early expression in "Complexity and contraception in architecture (1966; revised edition. 1977) by the America architect Robert Venturi, who defended vernacular architecture and attacked the modernist establishment with such satiric comments as "Less is bore' (a play on Mies's well know dictum,"less is more". By the early 1980s Post modernism has become the dominant trend in America and an important phenomenon in Europe as well, thank to the influence of Philip C. Johnson, who had helped modernism half a century earlier. His AT and T Building in New York city with Renaissance allusions and its pediment immediately became a landmark of postmodern design. Colours and decorative elements were effectively used by Michael Graves in several notable buildings in the 80s while Richard Meier developed a more strict version of postmodernism. This was the start of confrontation and revolution against modern style which has been replaced by a more inclusive sense of style that acknowledges and seeks to preserve the creativeness of individuals while exploring the use of modern material.

3.4.0 MODERN ARCHITECTURE IN NIGERIA

The coming of the Colonialist in the second half of Nineteenth century brought the construction of more than one storey building to Nigeria. The "whites" found no suitable architecture in our indigenous building. More so since the climate and environment seemed hostile, it was of little surprise then that they imported the architecture of their home country to the colonies, cities like Nairobi, Abidjan, Gaborone and bear testimony to this. By the first quarter of twentieth century having established itself the Colonialists commenced the construction of government quarters and others such buildings in Nigeria, thus setting the pace of urbanization of Lagos in progress. It is worthy of note that since, the architecture of the colonialists was entirely different from the local indigenous architecture, both in the planning materials and construction method, the designers were the colonialist while the natives only served as labourers.

Upon attainment of independence in 1960 the demand for more office building and such governmental infrastructures led to a boost in the construction industry which was still dominated by foreign architects. The prevailing trend then in architecture was the International style, and being sympathetic and in touch with what was taking place in Europe and America, the foreign architect, holding sway in Nigeria such as WATDKIN GRAY, NICKSON & BORYS, RONALD WARD to mention but a few gave their approval to modern style in Nigeria.

It will also for proper understanding of the trend of events in Nigeria architecture practice if we note with emphasis, that the local indigenous builders never had any former training in the art of architecture prior to the coming of the colonial master, all they knew and

practiced was the craft of building construction has laid down by previous generations. The first generation of indigenous architects to receive formal training had it in Europe and this happened between 1950 and 1960 which incidentally coincided with the period in history when modern architecture was developing and gaining acceptance and popularity. The home coming of these Europe - trained indigenous architect only reinforced what the colonialist themselves had being doing, chiefly for two reasons, firstly, the established practice were those set-up by the foreigners, these were experienced in the trade, and any attempt to set up a new practice by a native was considered a lop-sided competition as the foreigners has the patron age of the government of the day, this fresh graduates had to seek employment in these established foreign practices who continued propagating the gospel of International style. and since you are paid your salary you were bound to abide by the perception of the owners of the practice, even if you had a divergent view it can not be expressed. Secondly, while in Europe, the International style was in vogue, the indigenous, Europe, trained architects, had sympathy for the modern trend because it, virtues I believe was extolled while being trained. Thus it should not be surprising that the first set of indigenous practice to execute large building contracts were the Europe trained architect and the product bore the unmistakable marks of the modern style.

The concentration of institutional buildings and skyscrapers in Lagos is due to the fact that, the colonial masters made Lagos the Federal Capital and this status quo was to remain until recently when the capital was moved to Abuja, this accounts for the larger concentration of modern-styled building in Lagos than in any of the cities of the country. However the concentration in Lagos was only a matter of time because by mid 70s states were created and the capitals became important cities which started enjoying patronage from architectural practices that found Lagos too competitive for comfort.

Being a foreign kind of architecture and a relatively new one, people were captivated by the wonder of this kind of architecture and were too mesmerized in its pseudo perfection to imagine or to search for its faults. However by mid 1980 a space of about too decades from its inception in Nigeria, opposition to the International style had started brewing, and this was in two folds.

1. Subsequent generation of indigenous architects trained in Europe and America had experienced the disrepute to which international style had been subjected and the modification of its original cannon.
2. The indigenous architects had started noticing with grave concern the non-suitability of the International style to our Local situations and its consequent failure in some instances.

Nevertheless, the eighties marked the beginning of a epoch when decorum and discipline was seemingly thrown to the wind, and it ushered in a dispensation when foreign design and wholesome copying of existing building in overseas countries became the order of the day. For example, the International Merchant Bank Plaza is a replica of the Royal Belgian Football Union Building in Brussels Belgium. By the end of the 80s and the first half of the 90s the sky-line of Marina and Broad Street both in Lagos could favorably compete with that of American or European cities. The activities has shifted from Lagos to Abuja following the relocation of the Federal Capital from the former to the Latter.

3.4.1 CLASSIFICATION OF EXISTING SAMPLES

For the purpose of classification the whole time span between the birth of modern architecture in Nigeria especially in the construction of high-rise corporate buildings to the present day will be divided into four periods. The yardstick of this classification is time and a period of a decade ten years - is adopted as it is a safe period within which any changes in styles or otherwise could be easily identified. The periods are:

Late 50s - Late 60s

Early 70s - Late 70s

Early 80s - Late 80s

Early 90s - Date

Having identified the four period within which development of corporate building in Nigeria could be classed, a representative sample of the building could then be drawn.

Table 3.0: Samples of High Rise Corporate Building Between Late 5os & Late 60s

Building C.B.N	Location Lagos	Architect Watkin Grey	Year 1958
Mandillas House	Broad Street	Nickson & Borys	1959
Lapal House	Igbosere Street	Nickson & Borys	1959
Investment House	Broad Street	Architects' Co-partnership	1959
New African House	Marina	Ronald Ward	1960
Independence House	Tafawa Balewa Square	Ministry of works	1960
NEPA H/Qts	Marina	Watkin Grey	1960
Western House	Lagos Land	Nickson & Borys	1962
Nigeria Stock Exchanging	Lagos	Nickson & Borys	1966
Niger House	Marina	Watkin Gray Woodgate	1967

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Plate 6: U.A.C. Lagos



Plate 7: Independence House, T.B.Square, Lagos

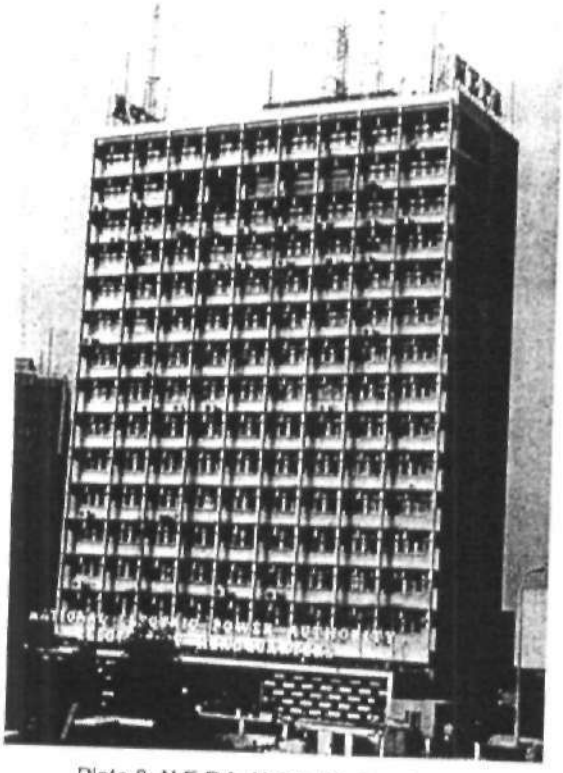


Plate 8: N.E.P.A. H/Qts, Marina, Lagos



Plate 9: Western House, Lagos

Table 3.1: **Sample of Corporate Highrise Buildings Built in The 1970s**

Rotunda House (Fed.Min. of Ext Affairs)	Marina	F.M.W.H & Fola Alade	1970
Freeman House (shell Petroleum) Dev. Corp H/Qts).	Marina	Ronald Wards Associates	1972
Unity House	Marina	Nickson Borys	1973
Netcom	Lagos	Nickson & Borys	1970
Bookshop House	Broad street	Godwin Hopwood	1972
WAEC	Yaba	Godwin Hopwood	1978
federal Secretariat	Ikoyi	Fola-Alade	1978
NIDB	Broad street	Egbo & Associate	1979
Reinsurance House	Marina	Kuforiyi & C.	1979
Cocoa House	Dugbe	Nickson & Borys	



Plate 10: N.I.D.B. Broad Street, Lagos



Plate 11: Bookshop House, Broad Street, Lagos



Plate 12: Rotunda House, Marina, Lagos

Table 3.2: **Samples of Corporate High Rise Buildings of 1980s**

Ministry of Education	Victoria Island	Fola-Adade	1981
K. Chellarams Building (Wema Towers)	Marina	James Cubitt & Partners Egbor	1982
St. Nicholas House	Catholic Mission Street	Femi Majekodumi Associate	1983
Akuro (Knight Frank Office)	Campbell Street	Frydrew Atkins Ltd.	1984
Black Horse (Savannah Bank H/Qts)	Broad Street	Towry Cokers Associates	1984
Samuel Asabia House (First Bank H/Qts)	Marina	Ronald Ward Associates	1985
National Bank House	Broad Street	Adeokum Adeyemis Associate	1986
Great Nigeria House	Martins Street	Kuforyi & Co.	1986
Continental House (African Continental Bank)	Broad Street	Ekwueme Associate	1986
Financial Trust House	Lagos		1987
NAL towers NAL Merchant Bank	Marina	Femi Majekochim	1987
Eleganza Plaza	Wesley/Joseph street	AMS Consultants	1988
NICON Plaza	Off Marina	Macgregow & Awani	1989
Elephant House	Broad street	Modulor Group	
Broking House	Ibadan		1989



Plate 13. Akuro House,Campbell street ,Lagos

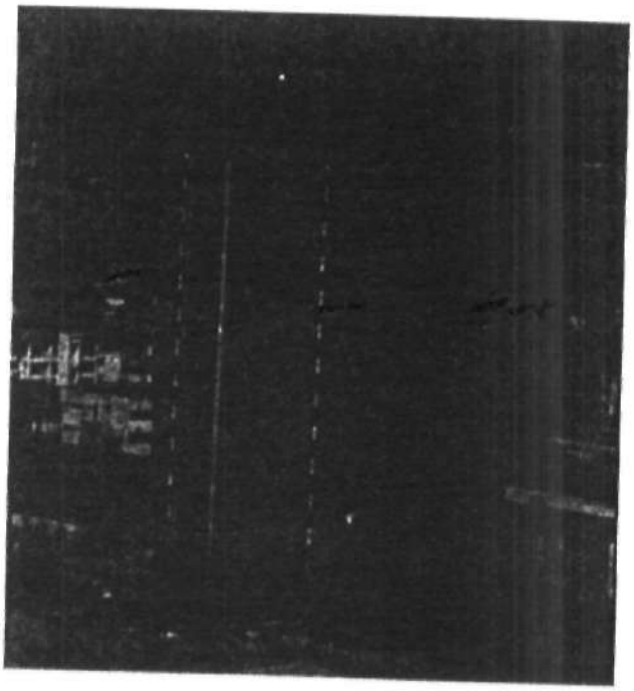


Plate 14: Federal Ministry Of Education, Victoria Island Lagos.



Plate 15: Black Horse, Broad Street,Lagos.



Plate 16: St. Nicholas house, Catholic Mission Street,Lagos.

Table 3.3: **Samples of Corporate High Rise Buildings of 1990s**

Building	Location	Architect	Year
Roof top	Campbell Street		1991
Mobil Court	Lekki Express V. Island	Towry Cokers	1991
C & C Towers	Victoria Island	C & C. groups	1992
Icon Merchant Bank	Idejo St. V. Island		1993
Nigeria Arab Bank	Abibu Oki St. Lagos	Aim consultant	1993
Baico Plaza (British America Insurance)	Abibuoki St. Lagos	Aim consultant	1993
Ettiebet House	Ikeja	Land Mark	1994
Federal Mortgage Bank Mamman Kontagora House	Marina	Nickson & Borys & Partner	1994
Intercontimental Plaza	Danmole St. V.Island	Adeniyi Coker	1995
Allied House	Marina/Broad	Bamjoko Kukoyi Flage	1995
Consortium House	Victoria Island		1996
CMB House	Ikoyi	J.D.P	
N.N.P.C. H/Qts Annex	Victoria Island	Design group	
U.B.A House	Marina	Tom Ikimi Associate	1996
Crusader House	Sabo-Yaba	Project Design	1994
Stallion Plaza UBN PLC	Marina	Modulor Group	1999
Afribank House	Broad Street	Archy-Hives	1999
A.I.B Plaza	Victoria Island		1997
Church gate building	Victoria Island	Design-Group	1998
Cowrie House	Victoria Island		1998
N.N.P.C Office	Abuja	Sheltarch	1999
Nicon H/Qts	Abuja O.		1999
A.P. Plaza	Wuse-Abuja		1999



Plate 17: A.I.B. Plaza, V/Island, Lagos





Plate 19: Inter Continental Plaza, V/Island, Lagos

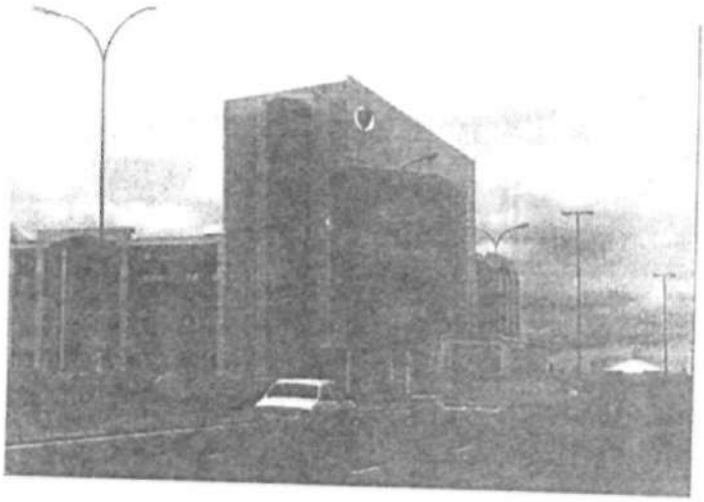


Plate 20; Nicon H/Qtrs Abuja



Plate 21; Stallion Plaza , Marina Lagos.

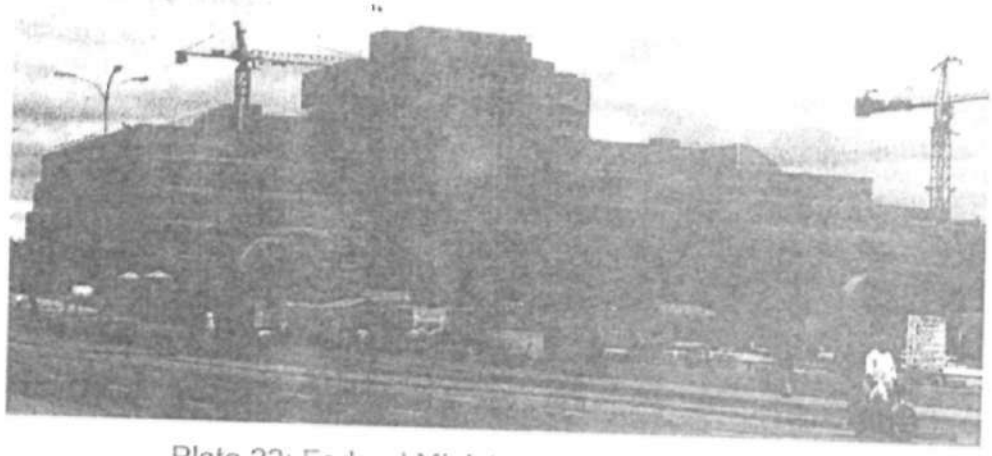


Plate 22; Federal Ministry of Finance, Abuja

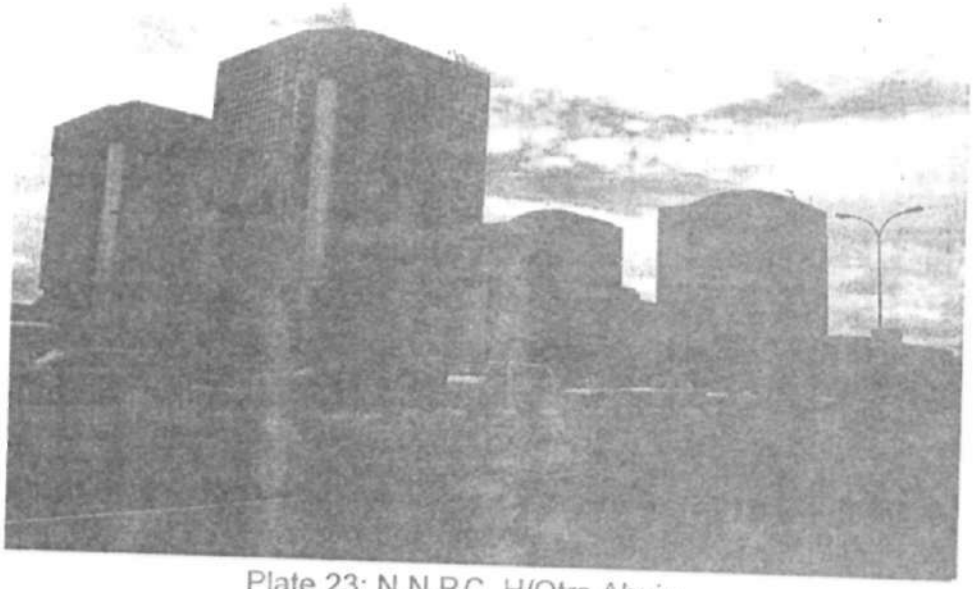


Plate 23; N.N.P.C. H/Qtrs Abuja.

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3.4.2 ANALYSIS OF SAMPLES CLASSIFICATION

CLASS A : FROM LATE 1950s TO LATE 1960s:

This period had the domination of the building industry by foreigners, none of the buildings was designed by indigenous architect thus the corporate architecture especially in highrise building conformed strictly with the ideals of modern style which as at then was in its infancy in Nigeria. It was an expressive linear form, mostly that of verticality with horizontal breakages at regulated intervals. The articulation of architectural elements followed a simplistic pattern, with repetitiveness, symmetry and balance the orders of the day.

CLASS B: - 1970s: This period ushered in the first indigenous architects but the decade of the 70s only saw a continuity in the acceptance and propagation of the modern style even amongst the few indigenous architects. It was an era of expressive use of material chiefly concrete, while maintaining the expressive linear form.

CLASS C:- 1980s: The economic boom of the late 70s and the early 80s saw to the coming indigenous practitioners on board of the building ship, unprecedented number of highrise corporate building were erected. For the first time financial institutions joined the league of highrise patron by building their own corporate headquarters in this style; the first of which came towards the end of the first half of the decade - 1984- when Savannah Bank erected the building named THE BLACK HORSE on broad street. Subsequently almost all other buildings built was commissioned by a bank. Starting from this period, several generations of architects had graduated from Europe and local schools of training and those trained in Europe of late had witnessed the criticism of the International Style, thus there appear to have been a re-orientation

in the architecture of highrise corporate buildings. Expressionism and symbolism took over from purism. This can be seen in most building of the late eighties such as the COWRIE HOUSE, IMB Plaza e.t.c.

CLASS D:- 1990s

The deregulation in the country economic brought many changes in the financial sectors, many finance house sprang up as well as merchant bank. The architecture of this period is simply a continuation of what obtained in the previous decade the old horses in the profession still builds in the vocabulary of modern architecture as stated in the international style while the younger generation of designers chose the loose-bound evolving post modernism which has no clearly marked out rule making it subjective to various interpretations and individuals variations.

3.5.0 MERCHANT BANK AND THE EVOLUTION OF MODERN ARCHITECTURE IN NIGERIA

Based on the analysis of chronological division of samples above, it would be noticed that, Banks especially Merchant Bank were not one of the foremost patron of highrise building in Nigeria at the onset. The fact that for a period of over 25 years since the introduction of corporate highrise building to Nigeria, no bank patronised it, is the basis for this conclusion, however since then the patronage by banks has soared high above all other competitors, the clientele of high-rise building these days in the banking sector especially that of Merchant Bank has dwarfed all others. The irony is that in spite of the late patronage, slightly less than half of the samples examined are owned by Bank while in the other half banks take up larger space occupation.



NAL



ABACUS



CONTINENTAL



FIRST-CITY



AIB



INTERCONTINENTAL



IMB

Plate 24 : Examples of Merchant Banks

The appeal of the international style and the claim of the postmodern style found a phase in the heart of corporate bodies, who have and probably will continue to subscribe to it. It is worthy of note and that with emphasis that at the time international style came to Nigeria, the banking sector had not attained a height it has today, thus it could not patronise the style, and by the time the sector was fully matured to command the desired respect, there had risen enough opposition and antagonism against the style and in its place post-modernism was gaining ground, Bank simply joined the band wagon of patrons without reversing the trend, although some designers who still had sympathy for the modern style executed their commissions in this style. A good and classical examples is the NAL towers on Marina by Femi -Majekodunmi Associate, equally the National Bank on Broad Street and African continental Bank in same Street bore the hall mark of the International style interestingly, these designs were done by the first generation architects trained in Europe when the International style was gaining ground. The most popular of Merchant Bank architecture were the one executed by relatively unknown architects and they were in diverse philosophical manner, all grouped under postmodernism there seem just like other corporate highrise buildings nothings unifying them all except the fact that they were all transitional variation of the modern style.

Conclusively, it could be said that for Merchant Bank architecture alone in Nigeria, the action started in the 80s to date and at this time several style flourished simultaneously making chronological division of sequence senseless, more so, since post modern style which seems to gain ascendancy over other styles is subject to multiple and varied interpretation there is no single unifying element that could be retained as the hallmark of Merchant Bank architectural expression, except that of recent, there have being attempt at localising post-modern architecture which tend to produce a **unique** Nigerian post-modernism. This seem like a blend

of Brazillian architectural mouldings, cornices, key stones and modern architectural use of materials and spaces with the flexibility of post modern architecture. The result has somehow become unique and expressionistic in nature. Clear examples of this trend is the A.I.B plaza and Intercontinental plaza, the future of this trend seem bright in giving a Nigerian Post modern style but it is still too early in use to make categorical statements.

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CHAPTER 4

THE OFFICE BUILDING

4.0.0 INTRODUCTION

4.1.0 COMPONENTS OF OFFICES

4.2.0 DEFINITION OF OFFICE AREAS

4.3.0 OFFICE LAYOUT CONCEPT

4.3.1 OFFICE SPACE LAYOUT BASED ON CORE LOCATION

4.3.2 OFFICE SPACE LAYOUT BASED ON DEPTH

4.4.0 TYPES OF OFFICE SPACE PLANNING LAYOUT

4.4.1 OPEN - PLAN LAYOUT

4.4.2 CELLULAR / UNIT PLAN LAYOUT

CHAPTER FOUR

THE OFFICE BUILDING

4.0.0 INTRODUCTION

The office building either purpose - built or speculative, attracts various range of usage, however the same basic fundamental principle is applicable in all situation, hence there ought not to be theoretically differences in the designs of office, as it is prevalent today.

THE OFFICE is a place where business is transacted, in whatever way the business transaction demands. It is a place where work is done hence it should provide a conducive environment in which the goal of the owners of the business would be achieved with maximum comfort, minimal distraction and at an optimum cost. Various factors determines the level of comfort derivable in an office setting, these are, facilities provided, the arrangement of the facilities, and the overall form of the planning. Since it has been found out that working environment affect the efficiency of the worker, the office space has over the time evolved into various forms, from the most crude to a well designed and arranged space with careful considerations for the structural, technical and economic requirement of maintaining such space. all these are aimed at increasing the productivity of workers in such office spaces. Architects and designers generally have a continuous responsibility of designing offices spaces flexible enough to accommodate the various changes being witnessed in our world without comprising the business and profit-oriented goal of such. The onus falls on the architect to makes office space irrespective of other considerations to enhance creative thinking, communications and commercial viability. The failure on the part of any architect in harnessing the available resource while giving careful considerations to the comfort of the workers will ruin the commercial purpose of the office, because it will decrease productivity while laxity and

1. THE SHELL
2. THE SERVICES
3. THE SCENERY
4. THE SET

i **THE SHELL**

This is made up of the structural elements the columns beams and the envelopes. It also includes the stair ways and other circulation arrangement. This must be designed to outlast the widest possible usage and longest duration plan.

ii **THE SERVICES:**

This are the services provided for in the building, usually they make up what is know as the services core. comprising of ducts for wires, channels and pipes for toilets, elevators and lifts etc. This because of changes in technology changes with time but at the outset it should be designed to be durable but with the possibilities of changes and improvement with time.

iii **THE SCENERY:**

This basically has to do with the interior of the offices to meet specific organisational need. It is the hierarchy of space, partitioning and divisions based on zones operations and security. The ingredients of the scenery are the chairs tables partitions. The duration of the scenery is limited to the period of lease or when the rentage expires.

iv **THE SET:**

This is the detailed arrangement of work stations positioning and repositioning of scenery elements to meet the immediate organisational needs and this could change several times within the period of lease of a single tenant as he/she so desire.

4.2.0 DEFINITIONS OF OFFICE AREAS.

The following terms are the basic ones used in explaining some key areas in any office space although in some cases they may have some other meanings other than the ones given below.

I. WORK PLACE AREA (USEABLE AREA):

This is the space provided for people to work at desks or as the work may determine and it include the secondary circulations which in most cases may not be defined.

II. PRIMARY CIRCULATIONS:

Usually these are circulation areas essential to provide basic access and means of escape to work place. Often these are defined from the outset in the design.

III. SPECIAL AREAS:

This spaces are not meant for office workers rather it is meant for auxiliary uses such as restaurant, store house etc.

IV. CORE:

This is the total area used in grouping together the needed technical supports for the efficient functioning of the building. This core is made up of lift stairs ducts etc.

V. GROSS OUTSIDE AREA:

This is the total area taken up by the entire spaces that is the sum of all constituent office areas including core, structure and perimeter wall.

VI. NETT USABLE AREA:

This is the space taken up by the entire office constituent space without the core ,structure and perimeter walls alone. That is what is left when from the cross outside Area, the areas of the core perimeter wall and structure are taken is the Nett Usable Area.

4.3.0 OFFICE LAYOUT CONCEPT

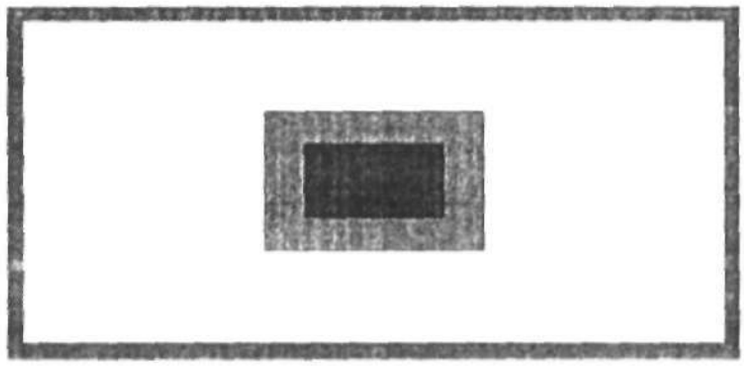
Office Layout has an effect on the outcome of the final office design and it is basically the methods of putting together several factors considered in design of any office to achieve optimal space utilization. There exists a number of concepts but there are only two chief factors that determines all the available concepts. This factors are.

1. CORE LOCATION
2. DEPTH OF SPACE.

THE CORE: Comprises the ducts, stairs, lifts, toilets e.t.c and it location in the office determines a lot of things such as the primary circulation routes while the DEPTH of SPACE is the distance measured from the perimeter will to the primary circulation across un-inter-rupted office space.

4.3.1 OFFICE SPACE LAYOUT BASED ON CORE LOCATION

1. SINGLE - CENTRALISED CORE



This is an office layout in which the core is single and placed centrally such that it serves as a converging point on all floors with the primary circulation route around it. It has a number of merit as well as demerits.

MERITS.

a. In a tower the single centralized core help in the sub-division of the spaces into smaller spaces for possible rentage or tenancy with equal assess to the facilities in the core as well as to the envelope.

b. Since the core is located right in the center, then it does not obstruct the daylight infiltration to any part of the building thereby reducing the dependency on artificial form of lighting the interior.

c. The centralization of the services core ensure easy maintenance of any faulty services.

d. The core being centralized helps in the structural stability of the building against lateral force such as wind had and earth movement.

e. The seeming distances from all points of the diagonals and opposing ends are equal to the conveniences

DEMERITS.

a Rigidity in the partitioning possibilities & patterns of the space

b. The Reduction in the floor area ratio.

c. Problem of ventilating and the lighting service core especially when the toilets are equally located within the core naturally.

d. The disruption of activities of some occupants when repair any breakdown in the service core.

e. When the offices are deep lighting and ventilation problems arise

II. SINGLE NOT-CENTRALIZED CORE:

This is the asymmetrical location of the core thus making the space flexible. In this type of core location office layout, the service core is still single but this time unlike the previous one is not centralized, the high point of which are.



MERIT

a. Reduction of the primary circulation route around the core.

b. Flexibility in the partitioning possibilities & patterns of the space.

c. Increase in the floor area ratio

d. Minimal disruption when repair is being carried out.

DEMERITS

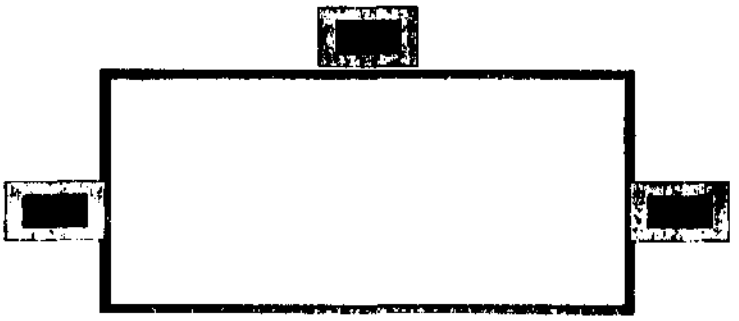
a. Longer secondary circulation route.

b. Some offices closer to the core benefits move from the services of the core than those at the extremes.

c. The offices located at the extremes especially closer to the core suffers from inadequate ventilation and lighting due to deep planing.

III. MULTIPLE SERVICE CORE

In this type of arrangement the service core is splitted into several units and grouped separately. This is quite convenient and it is an adaptation from the single centralized core which is fast gaining acceptance.



MERIT

a. Provision of alternatives in case of breakdown & emergencies

b. Equi-distant access to services from any point

c. Promote perfect ventilation and lighting

d. Opening of all offices to the primary circulation route.

e. It makes possible for elongated designs.

f. Flexibility in the partitioning of the space.

DEMERIT

a. Long connecting corridors between the several cores

b. Only two sides are allowed for day lighting and ventilation

c. Reduction of space available on each floor.

Aside these three these are other various adaptations and modifications some of which are according to Quirx 1997.

4.3.2 OFFICE SPACE LAYOUT BASED ON DEPTH.

The design of office layout can equally be classified based on their depth of spaced and distance from the source of daylight penetration this various layouts are.

i. Shallow or small space

ii. Medium office space

iii. Large or Deep space.

I. SHALLOW OR SMALL OFFICE SPACE:

Offices between 4mtrs. to 5mtrs. in width or from window openings fall into this categorisation. They have direct access to day lighting and adequate natural ventilation thus ideal for offices not requiring group task, as these types of office space cannot efficiently accommodate group task.

II. MEDIUM OFFICE SPACE

In the second categorisation, offices measuring from 40 to 150cm^2 and whose width is between 6mtrs. to 10mtrs from the window opening is considered medium. Such offices have fair daylight and natural ventilation and could serve groups usage as well as individual working space.

III. LARGE OR DEEP SPACE

Office space above 150m^2 in area and whose width is above 11m from the window opening are regarded in this class. This kind of layout is ideal for group task and the highpoint is the greater space flexibility due to the openness of the plan and thereby affording many alternatives of locating circulation space. However the problem of insufficient day lighting and reach natural ventilation is usually obvious in this type of office space.

4.4.0 TYPES OF OFFICE SPACE PLANNING LAYOUTS

There are basically two types of office layout.

4.4.1 THE OPEN PLAN LAYOUT

These provides spaces for a large number of workers with a common role and task. It is based on the depth of space. the space has flexible partitions which can be used at will to demarcate and of function. The offices are often large and mostly requires artificial ventilation and lighting. This is sometimes referred to as office landscaping.

ADVANTAGES

a. It is easy to rent out as a result of the flexibility in the space flow.

b. Corridors are cut to a minimum with no wasted corners it therefore saves space.

c. Repetitive tasks can be skillfully organised

d. Encourages promotion of work with adequate supervision

e. Equipments can be allocated centrally if the floor is free of columns.

f. Communication is made easy

g. There in good work flow reducing pain of moving from one room to another.

h. Makes rearrangement of furniture easy

i. Facilitate easy transfer of documents or information because of the ease of movement and little or no obstructions.

DISADVANTAGES

a. Does not provide private space for each worker since every worker occupies a space to the same floor area.

b. If not well planned or supervised it can be untidy or un-business like

c. Allows for distractions if workers with different task working one office.

d. Poor ventilation of the office space may cause over crowding.

This type of layout can be achieved through:-

- An asymmetrical layout of the furniture with groups facing different directions and installation of indoor plants troughs at intervals throughout the office.
- A total concept involving such things as soft lighting air conditioning etc.
- Inclusion of manager's desk in the open office with or without partition.
- Rest area for workers refreshment and taking drinks at will may be included.

In the process of achieving this the following points needs to be taken note of:-

1. The supervisor should be located adjacent to the receptionist or secretary in open work areas, with access to the secretary's work station without going through the work area.
2. Close to the office entrance should be located desks of employees with contact with considerable visitor. Also those of employees doing classified work should be away from the entrances.
3. Desks should face same directions only otherwise when there in a compelling functional reason. This makes communications, easy and creates a neat and attractive appearance.
4. Placing desks in rows of two should be considered in open area. This allows the use of demountable partition for those activities that requires visual privacy while still obtaining maximum utilisation.

4732

4.4.2 CELLULAR UNIT PLAN LAYOUT

This is refereed to as the technical office layout where a series of separate rooms having one or two occupants are set against the external wall opening into a general corridor. There may be some large rooms and communication doors. The main disadvantage of this layout is its lack of supervision and continuous flow of work.

a. GROUP SPACE LAYOUT

This falls under the cellular layout. It is room space which differentiates the group space from the cellular layout style. It is made up of a one separate rooms of a size suitable for occupation by groups of people between 4-10. This room having sound absorption may be carpeted and furnished.

b. CORRIDOR OFFICES

ADVANTAGES:-

i. Partitions prevent over looking and over hearing therefore provides privacy.

ii. Easily provides single rooms.

DISADVANTAGES:-

i. Wastes space in the corridors and corners.

ii. It's difficult to get a large number of people together in one place as work group or for conference as a result of the shape of the building supervision is also difficult.

iii. Partitions are expensive and may inhibit future changes.

iv. People have to share offices which may result in poor condition for mental concentration.

CENTRAL CORRIDOR OFFICES

This type of office are arranged in rows on both sides and connected to one another by means of corridors leaching to each door. This makes for easy communication. Although it is noted for its inability to provide adequate natural lighting and also poor in natural cross ventilation.

The single banked corridor type. This are offices arranged singly in a row and connected to one another by corridors some of the advantages of this include:-

i. Facilitates affective natural cross ventilation.

ii. Availability of adequate natural light since rooms are not too wide

iii. Provision of many private office since single rooms can easily be provided.

iv. Ensures privacy and therefore encourages mental concentration

v. Signs of status are visible

vi. Individual surroundings can be controlled.

vii. It facilitates effective working integration.

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Ernest E. Neafert (1980) Architect's data. John Wiley & Sons, Inc, New York.

Kirkpatrick E.M (1983) Chambers 20th Century Dictionary W & R Chambers Ltd, Edinburgh.

Time Savers Standard.

CHAPTER 5

CASE STUDY

5.0.0 INTRODUCTION

5.1.0 NAL TOWERS LAGOS

5.2.0 INTERCONTINENTAL PLAZA, LAGOS

5.3.0 ICON HOUSE, LAGOS

5.4.0 C AND C TOWERS LAGOS

5.5.0 BELLO DANGOTE HOUSE, LAGOS

CHAPTER FIVE

CASE - STUDY

5.0.0. INTRODUCTION

Abiding by the earlier stated methodology of Research, in other to achieve a functional office building design both in space planning configuration and exterior form expression, which will be a representation of the current trend in the architecture of Merchant banks. Indept case studies and typologies have been carried out be side the architectural analysis of selected samples in the previous chapter in order to have a proper practical knowledge of the existing situation in some Merchant Banks and corporate office developments with similar accommodation and facility schedule and ancillary requirement. The case studies are also to help in the articulation of various zones, and functional spaces required for efficiency. The inadequacies and the short-comings of the examined cases will be critically probed, though objectively with a view of improving on such since the research centers around the architectural expression of Merchant Bank in Nigeria, the case-studies taken are the Nigerian case for the purpose of relevance and propriety.

5.1.0 NAL TOWERS, LAGOS

5.1.1 GENERAL INFORMATION.

CLIENT: NIGERIA ACCEPTANCE LIMITED/NAL MERCHANT BANK PLC.

LOCATION: 20 MARINA, LAGOS

YEAR OF DESIGN: 1985 - 87.

ARCHITECT: FEMI - MAJEKODUNMI ASSOCIATES

PURPOSE: SPECULATIVE OFFICE ACCOMMODATION

5.1.2 INTRODUCTION:

This building is a 17-stores height edifice that cannot fail to be noticed along Marina in the heart of glagos Island. It is owned by NAL Merchant Bank PLC the oldest Merchant Bank operating in Nigeria whose former head office was located at the BOOKSHOP HOUSE before moving to this new one in 1987.

5.1.3 DESIGN ANALYSIS:

This building has a multiple cove with a central one having four lifts to serve the seven organizations occupying the entire building. The office planning is that of an open layout with translucent glass demountable partitions. On the ground floor, an elaborate reception lobby and a waiting lounge leads to the lift corridor while there exist a car-drop-off on the ground floor, separating the building into two wings along the same axis. The form of the exterior is that of expressive horizontality with inter changing bands of concrete and glass.

5.1.4 REMARK

MERITS: Judicious use of space and maximization of site shape

: Adequate lighting and ventilation

: Centralized main core with supportive coves at the ends for easy assess.

: Appealing exterior form which makes the building seemingly of all ages.

DEMERITS No possibility of future expansion

Lack of soft landscaping such as grass, lawns, trees e.t.c

Car drop- off is not wide enough to accommodate more than one car at a time.

Plate 25: NAL Merchant Bank Plc. (Plan Layout), Lagos

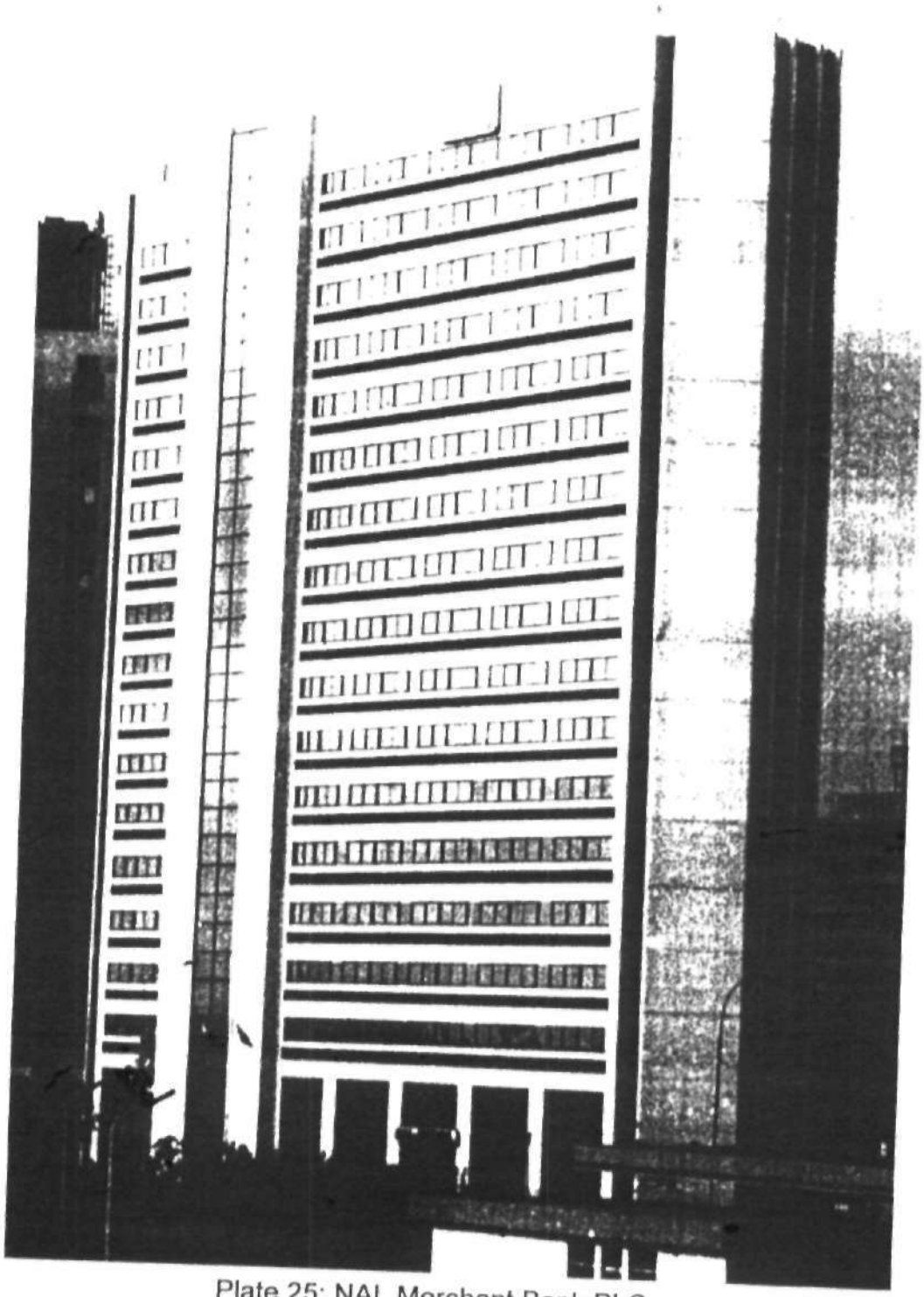


Plate 25: NAL Merchant Bank PLC

5.2.0 INTERCONTINENTAL PLAZA.

5.2.1 GENERAL INFORMATION.

CLIENT: NIGERIA INTERCONTINENTAL MERCHANT BANK LIMITED

LOCATION: PLOT 999C, DANMOLE STREET, VICTORIA ISLAND, LAGOS.

YEAR OF DESIGN: 1995

ARCHITECT: ADENIYI COKER

PURPOSE: SPECULATIVE OFFICE DEVELOPMENT

5.2.2 INTRODUCTION

The magnificent building built when the currency deregulation was at the peak cannot be underacted in the analysis of current trend in the architecture of Merchant Banks. Because this building seems to be one of the most successive attempt of Regional Post Modernism.

5.2.3 DESIGN ANALYSIS

The basement serves as partly car park and partly services floor, the Entrance is raised to a height of about 1.8meter above the ground with a partitioned portion as a separate entrance to the Merchant Bank on the first floor, which is only accessible from the central reception. The first two upper floors have car parks at the rear milked with office wants, specially used by the bank at the front, from 3rd floor to 18th floor is the open-plan office for the use of tenants while the 13 and 14th floor is meant for the executives and part-house respectively.

The exterior form of the building, is made of adobe wall with an order "sculptured" concrete wall and an inner poly-chromic glass panel wall.

5.2.4 REMARKS

MERIT: Expressive use of material in the just a position of glass and concrete.

: Demarcation between the tower and pacem using design element.

: Open plan layout for mix-use.

DEMERIT: The choice of location makes building un-popular.

Over-utilization of site with very little set-back and possibility of future expansion.

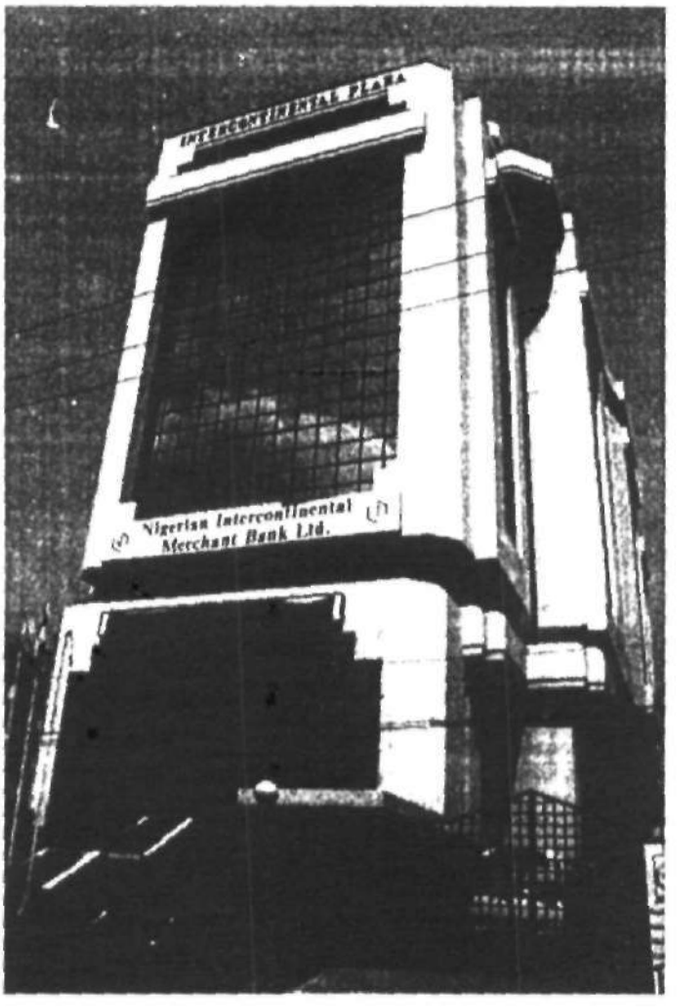
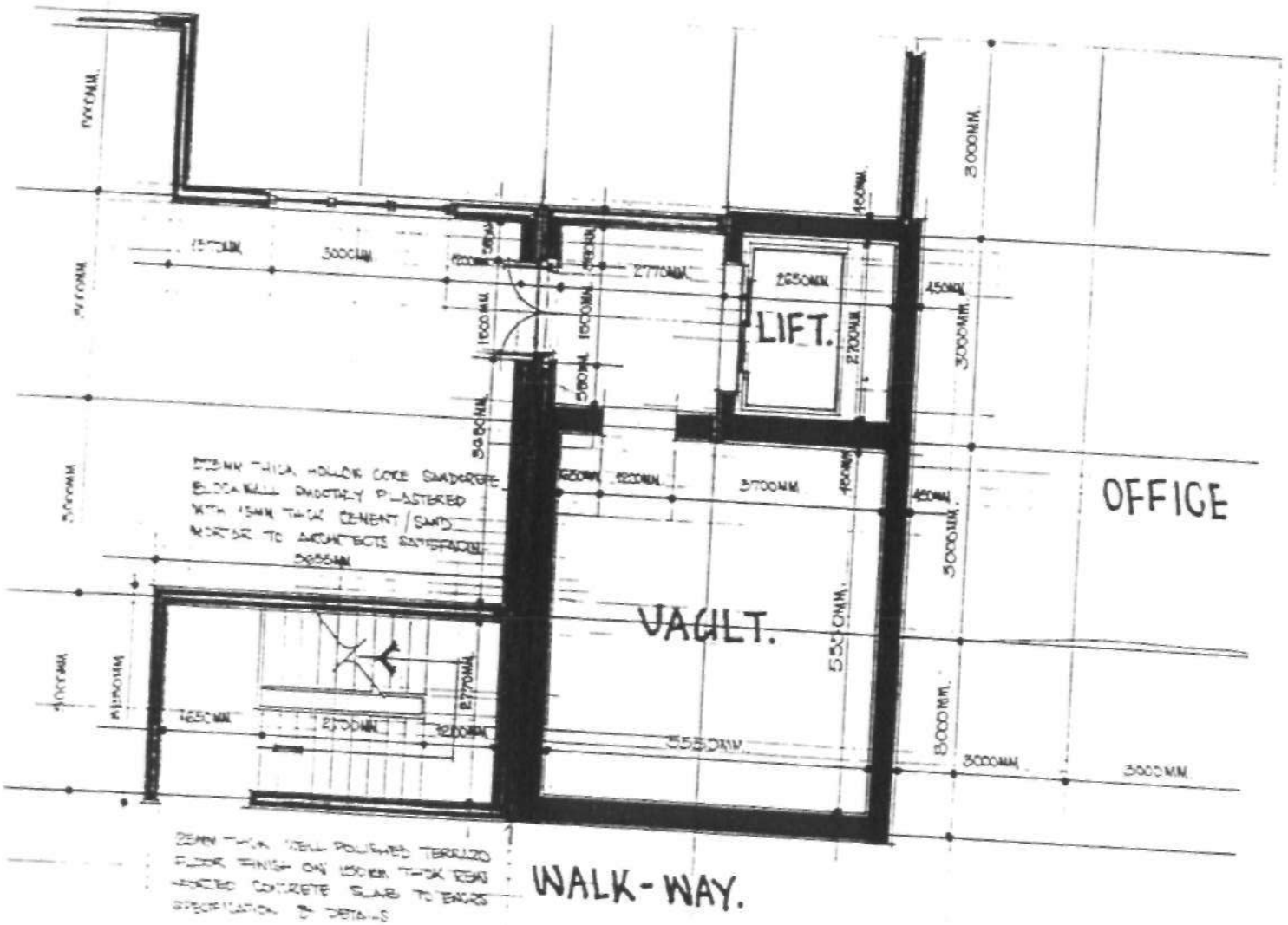


Plate 27: Intercontinental Merchant Bank Lagos

Plate 28: Inter Continental Merchant Bank (Plan Layout), Lagos


LIFT.
VAULT.
OFFICE
WALK-WAY.
3000MM.
3700MM.
2770MM.
1500MM.
2700MM.
5550MM.
5850MM.
1625MM.
3000MM

5.3.0 ICON HOUSE

5.3.1 GENERAL INFORMATION

CLIENT: ICON LIMITED (MERCHANT BANKERS)

LOCATION: 999F, IDEJO STREET, VICTORIA ISLAND

YEAR OF DESIGN: 1993

ARCHITECT: SHELTARC

PURPOSE: SPECULATIVE OFFICE ACCOMMODATION

5.3.2 INTRODUCTION

This building is a 13-stores high edifice located in the heart of victoria Island. It is owned by Icon Merchant Bank limited one of the oldest Merchant Bank in the country; although now distressed. The house sits in a large expanse of land which is a corner piece bound by Idejo at the front and Dammole at the side.

5.3.3 DESIGN ANALYSIS

The building has a single centralized core made up of 4 lifts and I central stairway. The ground floor is a free space with very little partition office spaces used by the receptionist cum securities and the Knight Frank Rutley, the property Managers. The first and second floors are partly car-parks and offices combined while the other upper floors are open-planned office space with demountable petitions where unit office is needed. There is a part-house on the floor proceeding the roof-top.

The elevational form of the building is a rich blend of material application with blue tinted glazing of several shades intersected at regular intervals by recesses of blue ceramic tiles. The entire structure is carried on free standing circular plots exposed at the ends while the podium contracts the towers by having expressive horizontal concrete band as against the verticality of the towers glazed panels and recesses.

5.3.4 REMARK

MERIT: Good car-parking arrangement

: Judicious space utilization

: Celebrated entrance foyer and lobby

: Central control and security monitoring

DEMERIT : Large expanse of glass without shading necessitating the use curtains

: Deep office planning without the provision of a court as a secondary light and ventilation source.

: The location of toilet not too appropriate



5.4.0 C AND C TOWERS

5.4.1 GENERAL INFORMATION

CLIENT: GEN. SAN ABACHA (LATE)

LOCATION: SANUSI FAFUNWA ST. VICTORIA ISLAND LAGOS

YEAR OF DESIGN: 1992

ARCHITECT: C & C CONSTRUCTIONS.

PURPOSE: SPECULATIVE

5.4.2 INTRODUCTION

This building is used as a TOPOLOGY of an office complex, with similar accommodation schedule of any Merchant Bank building it was design and built by the same firm, own by the chagoma brothers who are Lebanese. However, nothing in planning and form suggests the input of foreignness.

5.4.3 DESIGN ANALYSIS

The building has a total number of 12 floors with a part-house, it has a centralized core with the escape stairway along the same central axis as the main core. The planning generally is that of open-plan with the central core serving as division between possible vestal module.

The elevation is that of linear expression, with horizontal bands of convene and photo-chromic glass panels interchanging.

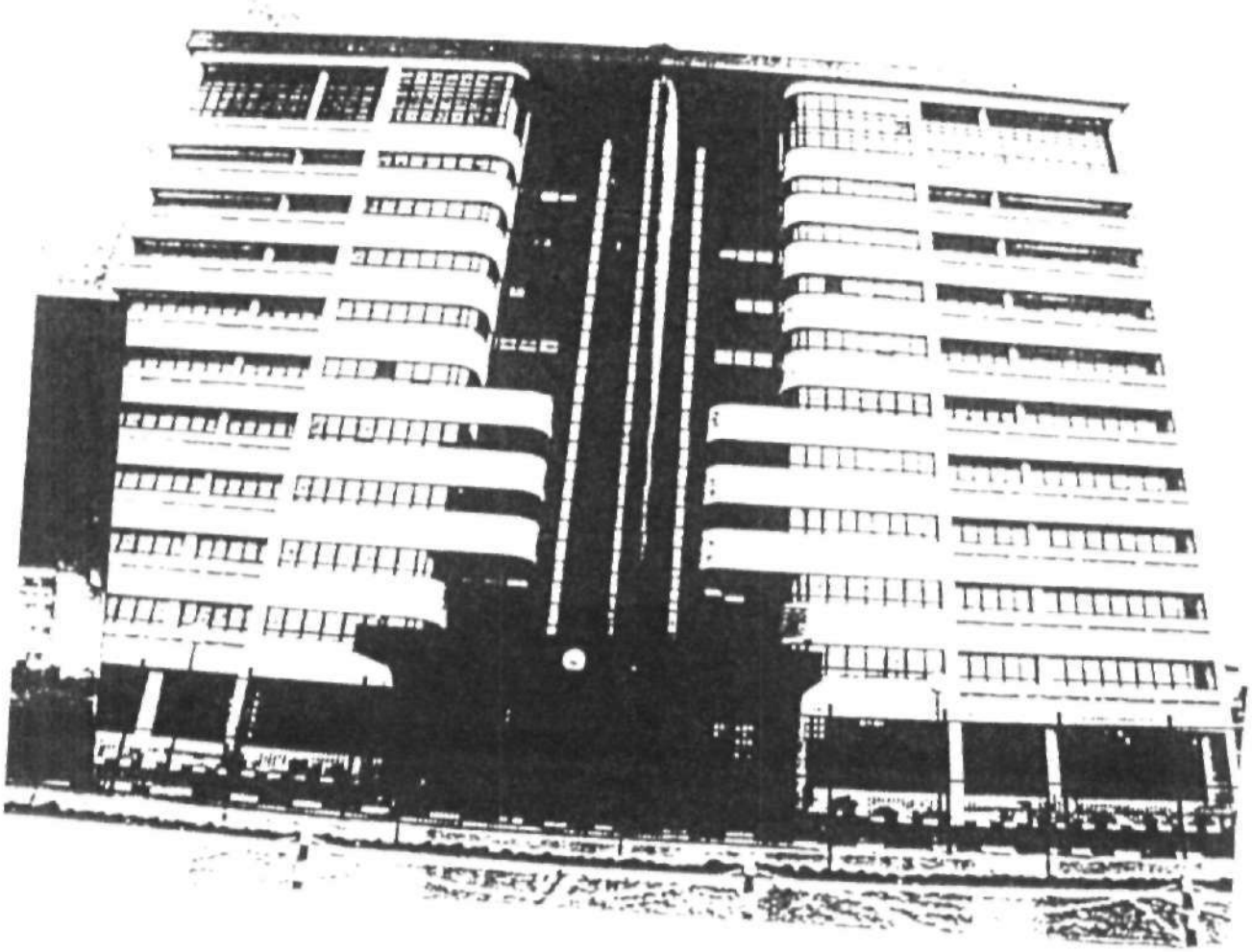


Plate 30: C & C Towers, Lagos

5.5.0 BELLO DANGOTE HOUSE

5.5.1 GENERAL INFORMATION

CLIENT: LIBERTY MERCHANT BANK LIMITED

LOCATION: 31 BISHOP OLUWOLE STREET, VICTORIA ISLAND, LAGOS

YEAR OF DESIGN:

ARCHITECT:

PURPOSE: PURPOSE-BUILT.

5.5.2 INTRODUCTION

This research will not be complete without the study of the present corporate headquarters of LIBERTY Merchant Bank, in Lagos. This building serves as the headquarter presently but by the companies standing it is simply the Lagos office.

5.5.3 DESIGN ANALYSIS

The ground floor houses the car park, which at most could only accommodate about 20 cars, the services and the canteen. The reception still on the ground floor is raise to a height of about 900mm. The first floor is an open-planned office with demountable partition separating the different sections of the Admin, Corporate Affairs and Personnel. The second floor is broken into two wings still in an open-planned layout and the same goes for the third floor. The fourth floor is the executive floor having unit offices for the managing director and other executives.

5.5.4. REMARKS

MERITS: Adequate Ventilation and lighting naturally

: Optimum use of site

: Good circulation network

: Central Reception and Security Control

: Flexibility in the arrangement of space to paint changes

: Although purpose-built, the house could be used by other firms incase of movement to another head office.

DEMERIT: Lack of Adequate car parking facilities

: Inadequate sitting provision for visitors and customers at the reception large

: Openness of visitors toilet to the Reception lobby

: Lack of Adequate set-back with adjoining buildings

: Lack of space distinction between bank branch and corporate head-office units

: Absence of soft landscaping elements e.g. trees, water bodies and lawn.

CHAPTER 6

REGIONAL & SITE ANALYSIS

6.0.0 INTRODUCTION
6.1.0 ABUJA; HISTORICAL BACKGROUND AND GROWTH
6.2.0 CLIMATE
6.2.1 TEMPERATURE
6.2.2 PRECIPITATION
6.2.3 RELATIVE HUMIDITY
6.2.4 WIND MOVEMENT
6.3.0 TOPOGRAPHY
6.3.2 VEGETATION
6.3.3 PRESENT SITE USE
6.3.4 SOIL TYPE
6.4.0 SOCIAL AMENITIES
6.4.1 ROAD NETWORK
6.4.2 ELECTRICITY TELEPHONE
6.4.3 NEIGHBOURING FACILITIES
6.5.0 PLANNING REGULATIONS
6.6.0 CONCLUSSION

CHAPTER SIX

REGIONAL & SITE ANALYSIS

6.0.0 INTRODUCTION

The plan of Liberty Merchant Bank to move its headquarter to Abuja from Lagos where it is presently located is not being pursued in a hurry, moreso, since a small branch outlet is situated along Mobolaji Bank-Anthony avenue in Wuse II. As such the site analyses and subsequently used in this project was chosen by the researcher for the following reasons.

i. It is located with the Central Business District

ii. Proximity to other Financial Institutions

iii. Access from a major road and a side road.

iv. Within reach from any part of the city

v. It lies within the area zoned for corporate organizations.

6.1.0 ABUJA: HISTORICAL BACKGROUND OF GROWTH.

This is the federal capital of Nigeria the most populous black country in the world having an area of about 2824 sq miles. This city was carved out of the then central configuration in 1976 and is located approximately 480km northeast of Lagos, the former capital city. Abuja has at 1,180 ft (360m) above the sea level and has a generally cooler climate and less humidity than is obtainable in Lagos. The entire city is divided into two classes. The phase one comprises of the central Areas having the National Assembly, the city hall, cultural zone and the central Business District. The phase two comprises housing, shopping facilities and other such urban amenties arrenities. Abuja has an airport of International standard with modern facilities and good network of road that connects it with other states of the federation.

The power line conducting electricity to the city is from Shiroro day which is on the Niger River, in 46miles (75km) southwest of Abuja. Abuja is bordered by the states of Niger to the west and North west Kaduna to the Northwest, Plateau to the east and south and Kwara to the southwest.

The entire city falls mitten the savannah-grass land vegetation and the region is orderlain by crystalline rod consisting of granite Agriculture is the economic mainstay of the indigmeous people and the produce mainly are yams mittens, corn, sorghum and beans, the population of the undergone is made up of the GWARI, KORO, GANAGARA, GWANDARA, AFO AND BASSA ethnic groups, these people aside being farmers are cattle rearers as well. Mineral resource includes clay, tin, feldspar gold, iron-ore, lead marble and chalk.

6.2.0 CLIMATE

The climate of Abuja just like most other cities in the middle belt have some peculiar characteristics which are analysed below.

6.2.1 TEMPERATURE

The temperature in Abuja is always at its highest point during the months of January to May which incidentally is the dry season with little or no cloud over-hang, the highest daily mean maximum Temperature recorded so far is about 39°c and it was in the month of February, the mean minimum darly temperature can be as low as 14°c. Generally during the rainy season the temperature is usually lower because of the thick cloud over-hang and it subsequent sun-screaming effect (see plate).

6.2.2 PRECIPITATION

In Abuja the rain usually starts in April, but the possibility of it starting late in March is not over-ruled and it last for about 7 months. The highest rainfall in recent time measured slightly over 100mm in the gauge in the month of August, and the entire rainfall between July and September account for about 60% of the entire annual rainfall.

6.2.3 RELATIVE HUMIDITY

This being quantity of moisture in the atmosphere the relative humidity is usually at the highest during the raining season. When sometimes it reaches as high as 90% but on the average the relative humidity is usually between 50-60%.

6.2.4 WIND MOVEMENT

The pattern of wind movement around Abuja causes conventional activities which starts off intense rain and dust harmattan. The two major body of air which are dominant in the Federal capital terreritory are.

i. The Tropical Maritime Air Mass

ii. The Tropical Continental Air Mass

These two usher in the raining season and cold, dust harmattern dry season respectively.

6.3.0 PHYSICAL CHARACTERISTICS

6.3.1 TOPOGRAPHY

The site has a gentle undulating slope towards the North-East hence:

i. Drainage problem would be solved using the existing slope pattern

ii. Site slope will be incorporated into the design scheme

iii. Where extremely neccessarly alone, terracing may be carried out

6.3.2 VEGETATION

The vegetation type of the site is that of savannah grass land with patches of grasses and scattered trees. This will be incorporated into the landscaping of the site where possible and where it does not fit into the overall planning, the shrubs and plants will be uprooted.

6.3.3 PRESENT SITE USE

The site is presently, unused and it has not been previously built, the only existing structure is the guards shed which is a temporary construction.

6.3.4 SOIL TYPE

The soil-type of the site is that of any other savannah grass-land, averagely compacted latent soil with good drain capacity.

6.4.0 SOCIAL AMENITIES

This are provision of basic amenities on and around the site.

6.4.1 ROAD NETWORK

There exist a good Network of road around the site, the Major road is an existing dual-carriage way oriented along the N-W-South East axis of the site and bounding it, is Muhammad Buhari way which leads to Nnamdi Azikiwe Road, which is the major ring road that runs round the entire phase I of the city. The other road is a collector roads which is still a proposed road.

6.4.2 SERVICE - ELECTRICITY, TELEPHONE, SENAGE, WATER ETC

The services provided in the master plan of Abuja is highly commended as all these and other can easily be drawn from the mains mostly located underground along the road network Note: In Abuja Services lines, such as NEPA and NITEL line are not passed over-head as this has been found out to be unsightly and hazardous.

6.4.3 NEIGHBORING FACILITIES

One of the most interesting and high-point in the choice of the site is the nearness of building with similar interest around the site is located Ahmadu Coomaise house, which houses the FBN Merchant Bank and First Bank of Nigerian PLC to the left of the site across the proposed road is the National Insurance corporation of Nigeria and at the back of the site is located Nigerian Agricultural Cooperative bank (NACB) an arm of the central Bank of Nigeria within proximity of the site, is the Abuja stock Exchange, Nigerian Social Insurance Trust Fund Nigeria Import and Export Bank and, the popular ship house, formerly occupied by Nigerian Port Authority.

6.5.0 PLANNING REGULATION

The site falls within the CENTRAL BUSINESS DISTRICT of Abuja city, an area tagged commercial in the Development control regulations.

The C.B.D harbours specialized functions a wide variety of activities and complex structures, thus it is expedient to follow rigidly the stipulated planing regulations in site planing and design standards. The permissible site coverage is 60% maximum and 40% minimum. The set back are 6meters in front, 4miters at the sides and back. Also basic architectural requirements and standards are in accordance with the planning regulation although in some cases there exists slight variations.

6.6.0 CONCLUSION

From the analysis above the following could be concluded.that the site is suitable for the proposed design of a multi-storied, multi-tenanted office development which will equally be corporate headquarter of a MERCHANT bank.

CLIMATIC CONDITION: This cannot be altered as it is an act of God, but will be used to enhance comfort of the interior while making judicious use of its provision of daylight and ventilation. However, certain attempts will be made to make the design conformable to the dictates of the climate by the provision of buffers, shields and screening agents including ground covers to reduce glare sun radiations.

PHYSICAL CHARACTERISTICS: The slope of the site will be incorporated into the design scheme while at the same time used to enhance the drainage network.

SOCIAL AMENITIES: The existence of social amenities around the site will be utilized to the maximum. The access to the site is already defined with good road network.

The site could safely be termed "ideal" considering it location and situation within the context of this research work.

CHAPTER 7

DESIGN BRIEF

7.0.0 INTRODUCTION

7.1.0 BRIEF FORMULATION AND FUNCTIONAL REQUIREMENTS

7.2.0 FACILITIES

7.2.1 PUBLIC FACILITIES

7.2.2 SEMI - PUBLIC FACILITIES

7.2.3 PRIVATE FACILITIES

7.2.4 ANCILLARY

7.3.0 SCHEDULE OF ACCOMMODATION

7.5.0 FLOOR ANALYSIS

CHAPTER SEVEN

DESIGN BRIEF

7.0.0 INTRODUCTION

The central focus of this thesis is to study the current trend in the design of Merchant Bank and using it as a yardstick in the design of a standard Merchant Bank befitting the highly esteemed image of Liberty Merchant Bank, whose present corporate headquarters is at 24 Bishop Oluwole street Victoria Island, Lagos. Aside boosting the corporate image of IMB, by registering its presence at the new Federal Capital, the rapid urbanization, proliferation of political and economic activities in Abuja, makes the erection of speculative office complex a viable alternative revenue source for the company.

This is an academic exercise which is to be handle as a life - project, with considerations for the interest of the clients and giving priority to the same over all others except where it conflicts with ethics and standard of design, either in that of architectural standards or that of the city planning.

The brief was developed by consultation with the client representative both in Lagos and Abuja offices respectively and the rest parameters derived from studies of similar existing projects and typologies as presented in the case studies with a view into the clients futuristic expectations.

7.1.0 BRIEF FORMULATION & FUNCTIONAL REQUIREMENT.

The brief for the project is based on two criteria:

- The building as Merchant Bank corporate headquarters with a branch / service outlet.
- The building as a speculative office complex with ancillary facilities.

A. **A MERCHANT BANK HEADQUARTER**

This has to do with the need of the company itself in terms of the provision of office spaces in promoting efficiency in the running of the company multi - facet interests and control of the branches nationwide. The inter-relation of such offices with accompanying facilities will be based on the operational procedure of the bank headquarters which is similar to that of any other organization and the efficiency of a branch office attached to it.

B. **A SPECULATIVE OFFICE DEVELOPMENT WITH ANCILLARY FACILITIES**

This aspect of the building, sees to the requirements of the basic facilities of a speculative office development with the hope of harmotization in few years. Attention is given to services, effective floor utilization, aesthetic appeal and flexibility

7.2.0 FACILITIES

The effectiveness of any building in the corporate world lies in the efficiency of the facilities provided which sustains the working environment. This facilities are to be based on the current technological trend of the building industry and are grouped into the following zones.

PUBLIC, SEMI- PUBLIC, PRIVATE, & ANCILLARY.

Further more the facilities, could be categories as commercial welfare, Technical security and Environmental.

7.2.1 PUBLIC FACILITIES

These are facilities meant for the whole public coming into the premises it includes.

i. **CAR - PARK:** Parking facilities for visitors car, truck and other vehicles, this is not limited to only the public but to serve both the staff customers and visitors to the complex although, distinction and demarcation could be made.

ii. **MULTI - PURPOSE HALL:** This is a big hall which the public have access to, for functions, such as conferences, seminars cocktails etc It could as a means of generating revenue be rented out to organisation for similar or other usage.

iii. **ENTRANCE HALL:** This is a transitional zone between the public areas and the semi - public areas of the offices. It provides space for lifts, staircase receptionist desk and the directory /display board.

iv. **WAITING LOUNGE:** This is also another transitional space where a visitor wait until he/she is attended to, either to move on to a specific area of the complex or to go back. This space usually is adjacent to the entrance hall and within view of the receptionist / securities.

7.2.2 SEMI - PUBLIC FACILITIES

This are facilities provided to cater for all users of the building and for the public on rare occasions, visitors are allows sometimes especially when accompanied by staffs working within the building.

I. **OFFICES:** The primary aim of the design is the provision of offices for the use of the owner and potential tenants, for flexibility reason to accommodate mix - use of the speculative prospective user, the layout will majorly be an open - plan one with demountable partitions where necessary.

II. **CANTEEN:** A provision made to cater for the refreshment of the entire users of the building. It is usually equipped with a small Kitchen, and storage facilities as the bulk of the food are brought prepare from the caterers restaurant. Minor food preparation and washing of utensils are however carried out here.

III. **MEDICAL SERVICE:** As part of the staff welfare scheme, the client requires a well designed industrial clinic. This is to enable users in case of emergencies receive first - aid medical treatment.

IV. **BANKING HALL:** This is a semi - public facility meant for the customers alone, it will cater for the need of customers banking transaction and as a branch outlet to the organisation in Abuja, instead of using another building as a branch offices.

V. **LETTABLE OFFICE SPACES:** This a speculative office spaces meant for prospective tenants and designed for maximum mix - usage. It should be easily accessible to the workers of each organisation using it and visitors to those organisations should not have problem getting to where they are going.

7.2.3 PRIVATE FACILITIES

These are facilities exclusively reserved for the use of restricted number of people.

I. **PENT - HOUSE:** The Merchant Bank with the chairman at the apex of the organizational structure, needs an accommodation provision for the exclusive use of the

executive officers as well as overnight guest within the building. This caters for the use of guest and executives for few days.

II. **TECHNICAL:-** This deals especially with machines and automation in the building. This includes:

- Stairs
- Lifts
- Mechanical & Electrical installations
- Ducts.
- Generator / Machine room
- Water treatment plants
- Air - conditioning control
- Fire - prevention, detection & fighting Equipment
- Building maintenance facility

7.2.4 ANCILLARY:

Other facilities that would guarantee the maximum efficiency and comfort of users of the building that probably could not be grouped under any class

7.3.0 SCHEDULE OF FACILITIES

The facilities herein are not grouped using the public as a criteria but rather their various performers. This was earlier emphasized that there are various categorization is zoning of spaces and functions. The categories used here are:

i) Commercial

ii) Welfare

iii) Technical

iv) Security

v) Ancillary

The breakdown of these facilities are as follows.

FACILITY	LOCATION
COMMERCIAL.	
- Banking Hall	
- Liberty Merchant Bank occupied spaces	Within the building
- Laudable office spaces.	
- Multi purpose function hall	
WELFARE	
- Car Parking lots	Site Premises.
- Canteen	
- Terrace	
- Banqueting hall/Restaurant	
- Toilets	Within the building
- Pent house.	
- Waiting Lounge/Reception.	

TECHNICAL

-	Services Core	
-	Machine/Mechanical Control Rooms.	Within the building
-	Water Storage/Treatment	
-	Generator house.	Site Premises

SECURITY

-	Gate house	Site Premises/
-	Security Posts	Within the building.

7.4.0 SCHEDULE OF ACCOMMODATION

This schedule of accomodation is developed by a system of combining stipulated standards and what was practically observed in existing case - studies, especially at the present head office in Lagos.

1. LIBERTY MERCHANT BANK SPACE REQUIREMENTS.

A) BANKING UNIT

RECEPTION & WAITING LOUNGE	$36m^2$
ENQUIRIES OPEN	$30m^2$
CORPORATE AFFAIRS	$30m^2$
CORPORATE & INVESTMENT BANKING	$105m^2$
LMB STOCKBROKERS	$95m^2$
CREDIT ADMINISTRATION	$75m^2$
TREASURY & MARKETING	$105m^2$

	INTERNATIONAL TREASURY	105m²
	CIRCULATIONS	108
	TOILETS	54m²
	BULLION VEHICLE PARK	36m²
	CHECKING	76m²
	BULLION LIFT + CIRCULATION	36m²
	VAULT	316m²
	TOTAL	906m²
B)	**HEAD-OFFICE UNITS**	
	RECEPTION & WAITING LOUNGES	108m²
	CORPORATE AFFAIRS DEPARTMENTS	36m²
	LEGAL DEPARTMENT	36m²
	CORPORATE AFFAIRS MANAGER	12m²
	COMPANY SECRETARY	12m²
	CORPORATE PLANNING & DEVELOPMENT	54m²
	ADMINISTRATION/PERSONNEL	54m²
	INFORMATION SYSTEMS & OPERATIONS	75m²
	CORPORATE BANKING & BRANCH CO-ORDINATION	75m²
	INVESTMENT UNIT.	75m²
	TREASURY	75m²
	ACCOUNTS	90m²
	OPERATIONS	25m²

PROPERTIES	96m²
LIBRARY	120m²
FUNCTION HALL	270m²
SEMINAR ROOM	90m²
BOARD ROOM	90m²
MACHINE ROOM	250m²
MAINTENANCE	96m²
CIRCULATION	120m²
CORE	450m²
TERRACE	90m²
CANTEEN	156m²
BANQUET HALL	162m²
KITCHEN	12m²
TOILETS	432m²

LET-ABLE SPACE

Nett-Rentable Office Space	5000m²
Core + Primary Circulation	2000m²

GENERAL FACILITY

OPEN RECEPTION + ENTRANCE HALL	195m²
WAITING LOUNGE	120m²
CIRCULATION	117m²
TOILETS (1200)	108m²
CORE	144m²

7.5.0 FLOOR ANALYSIS

GROUND FLOOR

BANKING UNITS

RECEPTION AND WAITING LOUNGE	$36m^2$
OPEN ENQUIRIES	$30m^2$
CORPORATE & INVESTMENT BANKING	$105m^2$
CIRCULATIONS	$54m^2$
BULLION PARK	$36m^2$
CURRENCY CHECKING	$36m^2$
BULLION LIFT + CIRCULATIONS	$18m^2$
TOILETS	$31.5m^2$
	$430.5m^2$

PUBLIC UNIT

DISPLAY/DIRECTORY + ENTRANCE HALL	$195m^2$
WAITING LOUNGE	$144m^2$
SEMINAR ROOM	$90m^2$
LIFT LOBBY / CORE	$144m^2$
TOILETS + ANCILLARY	$67.5m^2$
	640.5m

OFFICES

PROPERTY MANAGEMENT	106.2m
MULTIPURPOSE HALL	$270m^2$
STORE	$18m^2$
TOTAL	$1465.8m^2$

FIRST FLOOR:

BANKING UNIT	
LIBERTY STOCKBROKERS	95m²
CREDIT ADMINISTRATION	75m²
TREASURY MARKETING	105m²
INTERNATIONAL TREASURY	105m²
CIRCULATIONS & ANCILLARY	54m²
TOILETS	54m²
BULLION LIFT + CIRCULATION	18m²
VAULT	36m²
TOTAL	**542m²**

LMB HEAD OFFICE UNIT

RECEPTION / NAILING LOUNGE	72m²
CORPORATE AFFAIRS DEPT	36m²
C.A.M.	12m²
LEGAL DEPARTMENT	36m²
COY SECRETARY	15m²
LIBRARY	120m²
CORPORATE PLANNING & DEVELOPMENT	54m²
ADMINISTRATIVE & PERSONNEL	54m²
INFORMATION SYSTEM & CONTROL	75m²

CORPORATE BANKING & BRANCH CO-ORDINATION	75m²
INVESTMENT UNIT	54m²
TREASURY MONITOR & CONTROL	75m²
OPERATIONS	75m²
ACCOUNTS	90m²
CIRCULATION	36m²
CORE	225m²
TOTAL	**1104m²**

SECOND FLOOR

CANTEEN	156m²
CIRCULATION	36m²
CORE	225m²
MACHINE CONTROL ROOM	250m²
CIRCLULATION	58m²
TOTAL	**667m²**

11 TYPICAL FLOORS

LET-ABLE SPACE	500m²
CORE + PRIMARY CIRCULATION	225m²
TOTAL	**725m² x 11 = 7975m²**

EXECUTIVE FLOOR

CHAIRMAN OFFICES	$30m^2$
MD / CEO	$36m^2$
EXECUTIVE DIRECTORS	$60m^2$
SECRETARIES	$36m^2$
BOARD ROOM	$90m^2$
RECEPTION / WAITING AREA	$72m^2$
CORE + PRIMARY CIRCULATION	$225m^2$
TOTAL	**$549m^2$**

PENT HOUSE FLOOR

BANQUET HALL

KITCHEN

STORE

SERVANTS ROOM

CORE

2 NO BEDROOMS

2 NO SITTING LOUNGE

2 NO TOILETS

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CHAPTER 8

DESIGN PROPOSAL & REPORT

8.0.0 INTRODUCTION
8.1.0 DESIGN APPROACH
8.1.1 LOGICAL APPROACH
8.1.2 FUNCTIONAL APPROACH
8.1.3 SYMBOLIC APPROACH
8.2.0 DESIGN CONCEPTS AND CRITERIA
8.2.1 FUNCTIONAL & SPACE CONCEPT ANALYSIS
8.2.2 ZONING CONCEPT
8.2.3 SITE CONCEPT
8.3.1 DESIGN COMPONENTS
8.3.1 FLOOR PLANS
8.3.2 ELEVATIONS
8.3.3 STRUCTURAL PRINCIPLES
8.3.4 SITE PLAN
8.3.5 SOCIAL AMENITIES
8.3.6 SERVICES
8.3.7 MATERIALS & METHOD OF CONSTRUCTION
8.3.8 FINISHES
8.3.9 MAINTENANCE AND MANAGEMENT

CHAPTER EIGHT

DESIGN PROPOSAL AND REPORT

8.0.0 INTRODUCTION

Designing being a complex process of playing out several variables and factors to achieve an optimally comfortable design is not an easy task. The design demands of evolving highly functional, economical and impressive design for the proposed LIBERTY TOWER in Abuja requires a workable balancing of all factors, without any lapse from any side no matter how insignificant.

The ability of the designer to achieve the set goal considering the diversities of the variables will determine the final out come of the design. The best way therefore to approach the design is to set out a design programme through which the design variables are approach independently and finally presentation of the overall result.

8.1.0 DESIGN APPROACH

There are several approaches to solving same problem, the basic categorization of which are:

i. Scientific/ Logical approach

ii. Functional approach

iii. Symbolic approach.

8.1.1 LOGICAL APPROACH

Tthe design approach is a non-empirical approach. It is rather a logical systematic approach which uses the clients organization chart to allocate the offices and space in the order of

hierarchy. Using this approach a wider podium and a small tower cannot be ruled out. The lettable office spaces would only serve as the link between the Liberty banks outlet, the headquarter floor and the executive floor.

8.1.2 FUNCTIONAL APPROACH

This as the title suggest is solely at the provision of ample space of the various use of the clients and tenants of the facility with the permissible space limit. The upper limits of spaces standards are used and the requirement of the client worked out thoroughly with expansion possibilities if so needed. a sizeable percentage of the floor area is further set aside for harmotization. Since, several tenants are anticipated, it was seen as ideal that all common facilities and ancillary facilities be located within the podium and the ground floor while the tower forms the bulk of the lettable offices space.

Considering the image of the bank and expressed in the form, the standard requirement of the Abuja Planing Authority and the design brief the proposed office complex would reach a total of 15 stories.

8.1.3 SYMBOLIC APPROACH

As it has been analysed earlier on in chapter three of the several factors that determines the form of corporate building especially that of the banks. The Image of the bank is seemingly tied to the form of it architectural expression and that is why most of the interesting forms of corporate buildings doting our city scape are majorly those of bank. In the light of these, without compromising the functional requirements of the proposed building. The COMPUTER which to some is launching us into a new frontier of Information revolution is adopted as the form of the building both in plan layout and elevational outlook.

8.2.0 DESIGN CONCEPT AND CRITERIA

Design concept is one of the parameters used in designing, and it simply can be explained as a guiding preview of what result is expected and the possible alterations and alternatives tempered by the constraints and inhibiting factors in the design variable. There are various design concept some of which are analysed below.

8.2.1 FUNCTIONAL AND SPACE CONCEPT ANALYSIS

The functional concept analysis, is a design process that defines a groups of related spaces based on the similarity or interdependency of activities taking place within them on the contrary space concept analysis, is the analysis of individual space in the context of size and relationship with other space. This functional analysis is of importance in any design consideration, since there is the need to carefully consider the functions of the various parts that makes up the entire complex. This would lead to a properly coordinated and controlled traffic into and within the complex - both pedestrian and vehicular - for circulation demarcation to avoid conflicts and avoidable accidents and security which is of paramount importance. a careful analysis of various functions would reveal how they would relate with one another and how the entire complex with function generally. A comprehensive analysis of the various function which constitute the office development approach would help in the location of complimentary and interdependent units to ensure efficiency.

The intention behind the adopted functional concept is the desire to ensure that

1. Organization and arrangement of the functional units provide direct access and free flow between one another.

2. Restriction of Movements within complex.

3. Separation of Vehicular and Pedestrian traffic.

A careful analysis should also give an insight into the zoning pattern of the functional units toward making an ideal and workable layout.

8.2.2 ZONING CONCEPT:

Zoning concept could be explained as the integration of various functional units into a whole, with special consideration of the effects the fixed factors of the site will have on the placement of each unit within the larger frame work. The fixed factors of the sites that affects zoning are.

1. Accessibility/Road Network

2. Noise./ Distraction

3. Views./ Vistas.

All these factors mixed together affect the zoning pattern, and depending of the design and the designer, zoning categorization could be based on NOISE. This places prime importance on noise as it affects the efficiency of the workers within the complex. It could be further broken down into QUIET ZONE, SEMI-QUIET ZONE, & NOISE ZONE -Also is could be based on PRIVACY or SECURITY zoning pattern. In this arrangement, one could have. Public, Semi - Public & Private/Restricted Zones In this design, considering several factors and use of the complex the zoning will be based on.

1. RESTRICTED ZONE (MERCHANT BANK OUTLET) This is meant strictly for the customers alone.

2. PUBLIC ZONE (This is the zone open to the general public.

3. OCCASIONAL ZONE It is restricted to the invited public or to all as the occasional may dictate, but it is only a seasonally used area.

OTHER ZONES:- These are groups into this category because they fall under the of one mentioned categories e.g. the ancillary is a restricted zone, while the common facilities are in the public zone.

8.2.3 SITE CONCEPT

Unarguably the site is the foundation on which the entire design rest, the success or otherwise of the entire scheme is first noticed in how it relates with the site in the context of its environment. The traditional concept of space organization base on hierarchy of space, security and celebration of dominant spaces such as the entrance was adopted in the site conception. Security which is in -built into the zoning pattern is with a view of reflecting the nature and functions of the different parts of the proposed development. Thus security aid easy and eventual arrangement.

8.3.0 DESIGN COMPONENTS

Human beauty is basically antropometrics - the appropriate and proportional distribution of the various parts of a human body - and not an undue emphasis placed on just one element or part. Make up and / or skin treatment does not constitute beauty it only compliment the inherent. ARCHITECTURAL BEAUTY will be at its best when all components are correctly proportioned without undue emphasis placed on one to the detriment of others.
Ornamentation and decorations and minutee detailing are secondary additives which should only be used to enhance the inbuilt beauty of the design.

8.3.1 FLOOR PLANS

As earlier stated in previous chapter, the liberty tower, is comparable to any Merchant Bank Corporate headquarters, which in themselves are like any other office building design. Appropriate standards have been considered in conjunction with the schedule of accommodation However, a flexibility factor of plus or minus ten percent is permissible for all space allocation.

I. GROUND FLOOR

The first port of call for all the people, visitor and workers alike - is the ground floor. THE ENTRANCE. is the first point of contact with any building, the situation of the entrance give the first impression that which will last longer in the memory of visitors to the complex. In this regard the entrance situation and the reception hall of the ground floor should be careful treated to give a good and impressive image which will portray LIBERTY MERCHANT BANK in good public light. To theright on the ground floor, although seemingly detached from the central area accommodates the multi- purpose function hall. The Merchant Bank Service outlet occupies, the wing to the left.

From the ground floor the service core contains a four the number passenger lifts adjoining a grand stairway both overlooking the receptionist desk, the toilet facilities are recessed from direct view of passers - by but easily assessible.

II. BASEMENT

The basement accommodates, Maintenance crew department, Workshop, Staff car-parking lots, generator room etc

III. FIRST FLOOR.

The main corporate Headquarter of Liberty Merchant Bank is located here with the extension of the Banking floor. This floor accommodates both the junior and intermediate executives. It has a well defined reception and a waiting lounge incorporated with the core for proper monitoring of visitors movement. The space allocation follows the office operational procedure as studied at the present head office in Lagos although the planning layout is the open-plan type, demountable partitions are used where confinement of spaces is necessary.

IV. SECOND FLOOR

This is the link between the podium and the starting point of the tower, it houses the staffs canteen and the relaxation lounge. It is so located midway in between the floors, that staff within the extreme upper floors need not get to the ground floor as in most cases studies. Visitors are allowed to have access but not the entire public. Also on this floor is located some services and machines, office fire fighting& control, security network etc

V. THIRD TO THIRTEENTH FLOOR

These are typical floors with lettable office spaces and since the building is designed to be a mix-use, specilative office development, this aside other consideration is of prime importance in its income generating potentials, the floor are designed with utmost care for flexibility and conversion. The floors are longitudinally linked with the service cores and the primary circulation routes.

VI. FOURTEENTH FLOOR

The fourteenth floor is the executive floor, occupied by the top executives and the chairman of the LIBERTY Merchant Bank. It has a well defined reception and a waiting lounge and sound - proof demountable partions are used to define the spaces into require units.

VII. FIFTEENTH FLOOR

This floor accommodates the pent house suites and a large banquet hall for the executives and occasional high - level feasting. It is accessed either by stairs or by lift. It also offer via open balconies a fantastic and widespread view of the entire city.

VIII. ROOF FLOOR

This is not accounted for as a floor, because it consist only the lift machine room, dramiages and water reservoir, it can be assessed through the main affair way only.

8.3.2 ELEVATION

It is an establish order and factual that more people only see the building form the exterior than those who get into the interior. No matter the amount of pain taken in making the interior space configuration functional and ideal, it is never appreciated by majority of the people who are often passers - by, except such effort is transferred to the elevations.

Styles, that we have examined so far in previous chapters have most relevance in their characters on the facade, a building is judged to belong to a particular style depending on what the elevation portrays, which is a factors of the composition, Balancing, rythymn, massing, detailing and decorations on the elevation.

In this project, I have chosen to utilize the vocabulary of **Post - Modernism,** as it seem the most suitable launching pad into the unpredictable future.

The emphasis is placed on visual impression received by an observer on the elevations. The compositions are basically the integration of the three primary shapes, the verticality of the tower is punctuated by the horizontality of the podium to give a balanced and befitting viral impact.

There is an attempt at ir orating the characteristics of Regional Postmodenism of double walling into the elevation he large glass expanse is to depicts transparency, while the use of large circular columns is to express solidity and security.

8.3.3 STRUCTURAL PRINCIPLE

The sections are taken through structural member the floor system is **waffle grid** floor system and the entire building is divided into 3 structural parts due to differential settlement,. The structural system is a network of continuous beans and columns joined to form a rigid network of frame. The circular columns are hollowed to reduce cost since they are to a large ceremonial.

8.3.4 SITE PLAN

From the site concept adopted, the building is approached from Muhammad Buhari way thus visitors are ushered through the main gate located centrally. The general parking lots lies on either sides of the central entrance, for supervision and easy assess. The orientation of the building is such that it conforms with the site layout, hence shading devices have been provided where necessary.

There is the provision of a side entrance from the collector road, and this is restricted to the bank usage especially the bullion van for security reasons.

8.3.5 SOCIAL AMENITIES ON SITE

Abuja being a well planned city, especially the central Business District, there exist a well laid out network of social amenities from which with permission from the planning regulating authorities one could tap. Services that are essentials are the followings.

1. SEWAGE & SEWERAGE DISPOSAL

The site exhibit a gentle slopping topography which will be used to achieve efficient

dramiage of the site, coupled with this, will be the provision of trenches and gutters to connect the soil and waste waters to the outlined services grid. Sewage disposal is taken care of with the use of appropriate sizes of pipes as recommended, provision of inspection chambers, man - holes before final connection to the central network sewage grid, run-off water from roofs are carried through pipes and drained into the trenches provided to join the municipal damage system that bound the site.

II. WATER SUPPLY

Water supply into the complex is through a main pipe that runs along the border of the site from which a connection is made. Pressure will be increased by the use of water pumping machine which supplies water to the reservoirs at the building top from where through gravity assistance supply is made to the different floor.

III. ELECTRICITY

Electricity supply to the site and within the building proper is tapped from the electricity line provided by the Municipal, and the process is solely undertaken by the Electrical Engineers in conjunction with electricity authority. Auxillary Power source, inform of a stand - by generator is further provided to boost power supply and to maintain all day power supply.

IV. TELEPHONE / COMMUNICATIONS

The main telephone lines are connected by the means of service duct to join that provided by the Municipal authorities however, outlets for power and telephones are provided for on all floors in abundance, and all cables will be concealed within vertical and horizontal ducts provided along the perimeter walls of the building.

8.3.6 OTHER SERVICES

I. AIR-CONDITIONING

The need for air-conditioning in the micro - environment is to adjust the air - situation in order to achieve a desirable balance that will promote efficiency in the users of the building central air-conditioning with split system is recommended in the design proposal to facilitate the positioning and installations, ducts to house the fan system are provided at headroom level along perimeter walls, the compressor units will be positioned on the second floor with pressurized rubber hose connection.

II. FIRE PREVENTION, DETECTION AND, CONTROL

There are three elements necessary for fire outbreak these are fuel, oxygen and heat, these three forms what is known as the fire triangle.

The absence of any one makes it impossible for fire outbreak to occur. Oxygen is needed in the interior for human sustenance while, fuel is any thing combustible such as paper which is found in abundance in places like an office. The heat is generated in ducts and places

where mechanical appliances are located, sometime, the kitchen. To avoid or reduce the risk of fire outbreak, the various elements in their various locations have been separated far apart as much as possible and as efficiency will permit.

However, certain devices have been recommended such as smoke detectors and sensors, sprinklers to detect and to fight fire hazard at the slightest notice. On the periphery of the complex also, will be located hydrant points for use in case of fire outbreak. Added to this at various location within the complex will be located fire extinguisher and hose reels with wet - stand - pipe.

8.3.7 MATERIAL & CONSTRUCTION TECHNOLOGY

Materials to be used in the construction are reinforced concrete, sandcrete block, fussion bonded, glass curtain / panel walls. The construction and structural system is based on columns arranged in a grid network spaced at 6 meters centers part on one axis and 7.5 meres on the other axis with reinforced concrete beam connecting then all together. The roofing system is made of lattice steel trusses.

8.3.8 FINISHES

The finishing are made of mosaic tiles with g[illegible]e stones on the elevation while the interior is finished with suitable paint coats and wood [illegible]panels. The details of finishing will be contained in the finishing and material schedules.

8.3.9 MAINTENANCE AND MANAGEMENT

Property management has become so vital and important that it has to be considered from the conceptual stage of the design. The assessment of the value of a building over a period of time is dependent on the maintenance practices carried on by the property managers. Contracting the management to professional bodies appear to be in vogue now as it seems a viable solution in the contemporary world. A periodical maintenance of this building is to be organized and specifications strictly adhered to.

CHAPTER 9

SUMMARY & CONCLUSIO

9.1.0 SUMMARY

9.1.1 SUMMARY OF FINDI

9.2.0 CONCLUSION

CHAPTER NINE:

SUMMARY & CONCLUSSION

9.1.0 SUMMARY

9.1.1 SUMMARY OF FINDINGS

9.2.0 CONCLUSSION

BIBLIOGRAPHY

DESIGN

CHAPTER NINE

SUMMARY & CONCLUSION

9.1.0 SUMMARY

The several changes that has taken place in our world this century are unprecedented in terms of their represatations. It affected all facet of human endeavor and it is still affecting it. Architecture being a lithic history of human society and settlement has not being left off the wide spread effect of rapid urbanization and change. "This is the century that split the atom, probed the psyche, spliced genes and cloned a sheep. It invented plastic, radar and silicon chip. It built airplane; rockets, satellite, televisions, computers and atonic bombs. It overthrew our inherited ideas about logic language and learning".

In the course of this research, corporate architecture especially that of Merchant Bank were the focus. This considering the fact that such is the siginficant patron of such architecture; this especially in Nigeria. It was observed by rational and objective methodology that the development of high-rise corporate building in Nigeria started around the period of independence as a consequence of several factors high-rise office building has become part of our architecture and identification. The aim then, off studying the factors that affect the changes and of identifying a unifying/common pattern unique to the merchant Bank architecture of this kind, was to present scientific approach to problem definition and solution.

In order to realizing the set goal, reserch methodology involved literature review since it became imperative to understand the concept of bank design and its relationship with general office layout for indept understanding typological/ case-studies were carried out of existing similar buildings. The results of this background work being a fundemental basis for the

analysis reports, and design proposals developed and presented.

9.1.1 SUMMARY OF FINDINGS:

1. Bank architectural expressions and that of high-rise corporate buildings in an adaptation of foreign architecture to Nigeria situation, which was first introduced by the coming of the colonialists.
2. Bank architecture and at large the entire corporate architecture does not has a peculiar distinction unique to its type or label. The only difference exists in the internal space partitioning and arrangement, because the styles of expression of these building-modern style and its offsprings - have abstract space vocabulary as one of its cardinal principles.
3. Bank's being financial institutions are always are the vanguard of announcing the arrival of any new style in order to express their wealth and viability especially as it is the case in Nigeria.
4. The time frame within which modern style found a place in Nigeria architectural practice and the subsequent style was less than 20 years thus several styles flourished simultaneously making definite chronological distinction of styles almost impossible.
5. The changes in Bank architecture since its birth in Nigeria, can be said to be a reflection of the global changes in the modern style which in its self is not peculiar to the Merchant Bank architecture, but that which affects all kinds of corporate architecture.
6. Of late there has being an attempt at a Regional Post-modernism, which could be called Nigeria Post-modernism. It is a mixture of the Brazillian architecture with the modern style, but this could be said to still be at an experimentation style.

9.2.0 CONCLUSION

Since it can be assumed from available data that, there is no corporate architecture solely unique to the merchant Bank; from which one could infer as to what may be obtained in the future we know that, the dynamism of life makes change the only permanent thing in human world; This change has being and will continue to affect our world; functionality which is one of the foremost requirement of any good architecture has gradually started losing its traditional perception, since of recent we have been bombarded by the seemingly endless possibilities of the computer, The computer will might ultimately lead into another revolution, this time that of information unlike that of machine, rather than amplify human strength and extend the reach of his hand, will infinitely expand the border of man's brain and this may lead us into an unexplored territory for which there is no reliable map yet.

It is believed now that in the not far distant future, man will be able to conduct business, study, explore the world and process information without leaning your bedroom and these will call for a redefinition of the function in many architectural building typed especially the that of the bank. ***"We are all beginning another great journey into the future and we are not sure where thus one will take us either, but again I am certain this revolution will touch even more lives and take us all further"***

But for now the Post-modernism and it regional variation seen a safe pad from which a leap into the future could be attempted, this the researcher choice of Post-modern expressions in the design proposal.

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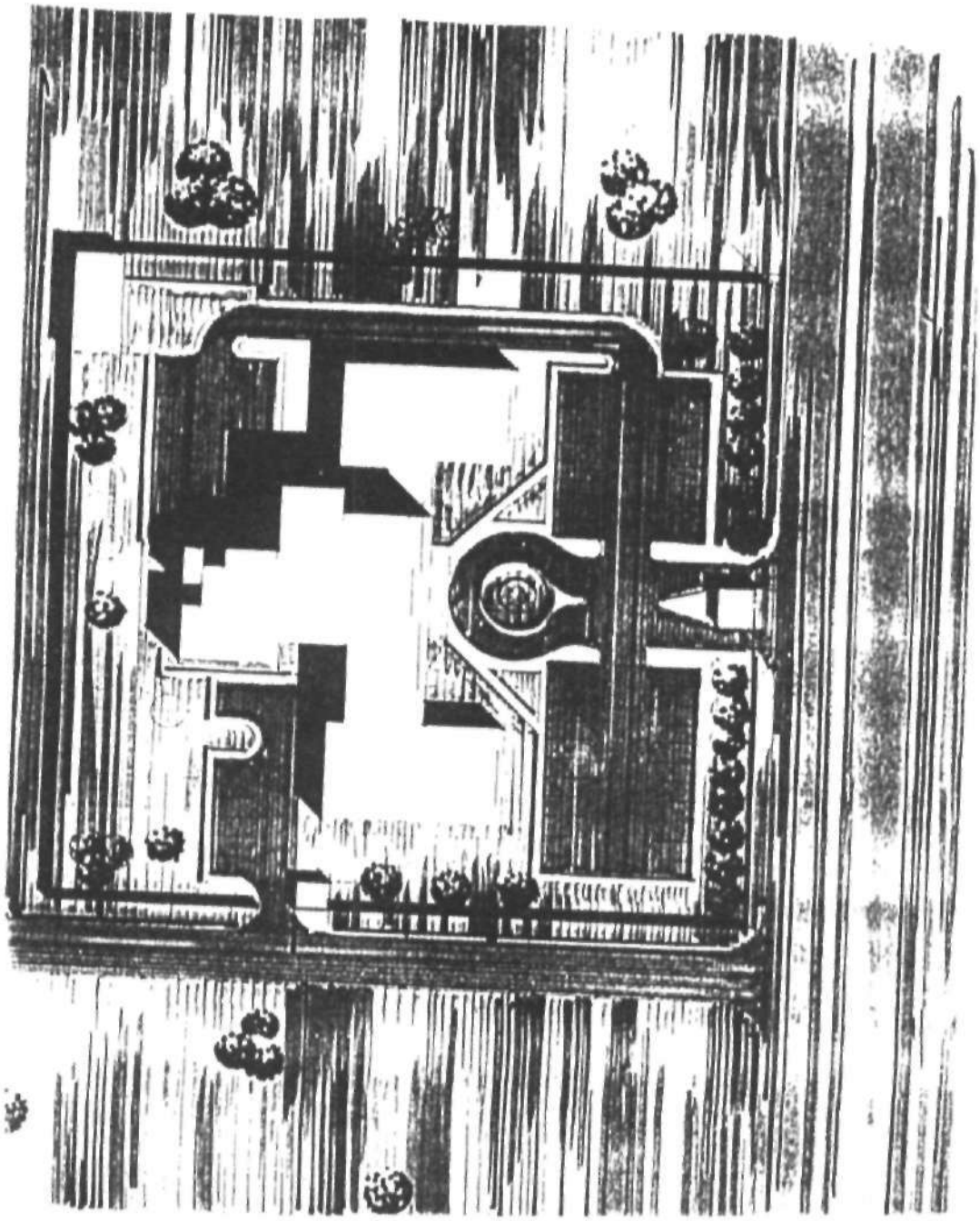
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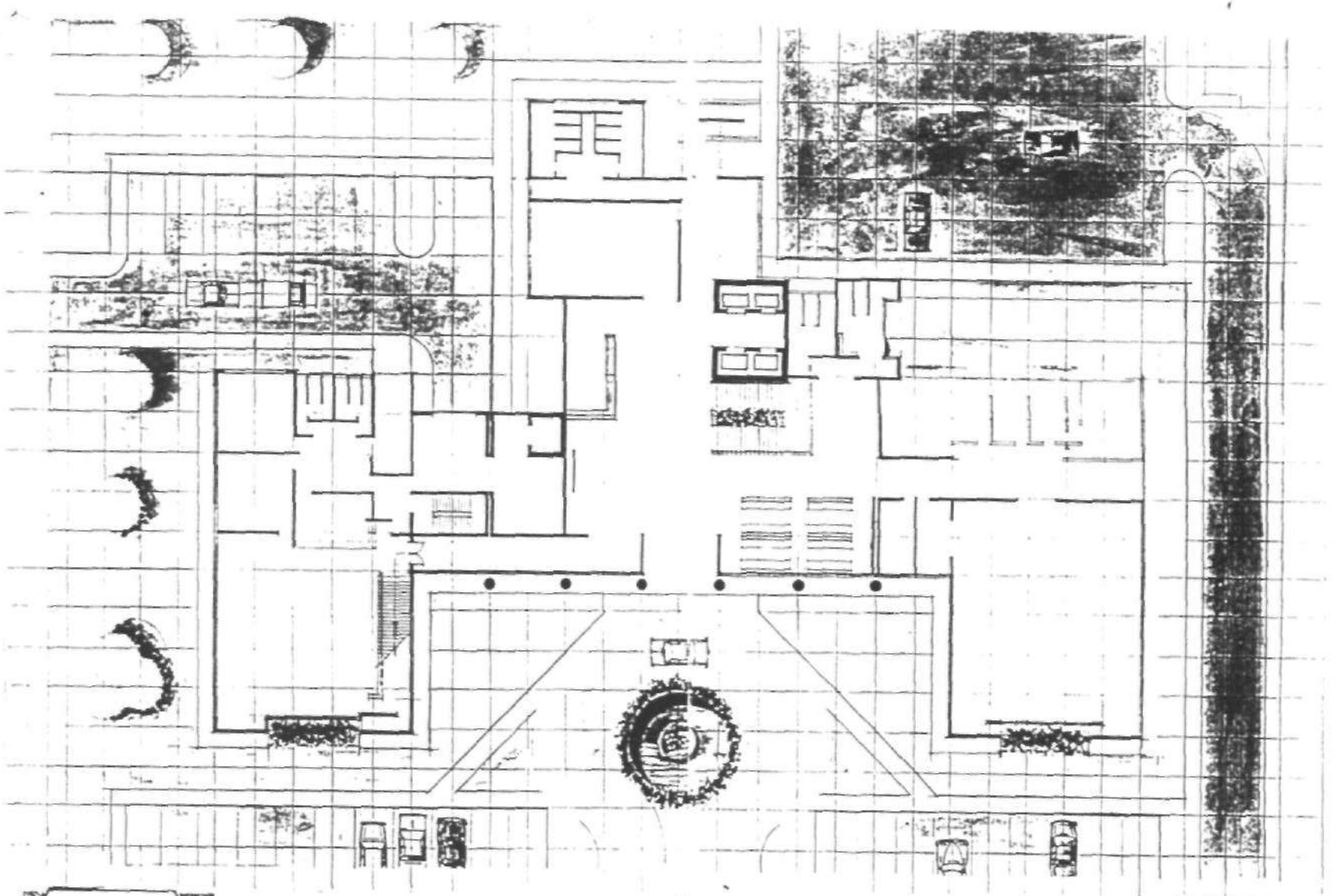
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LIBERTY MERCHANT BANK CORPORATE HEADQUARTERS.

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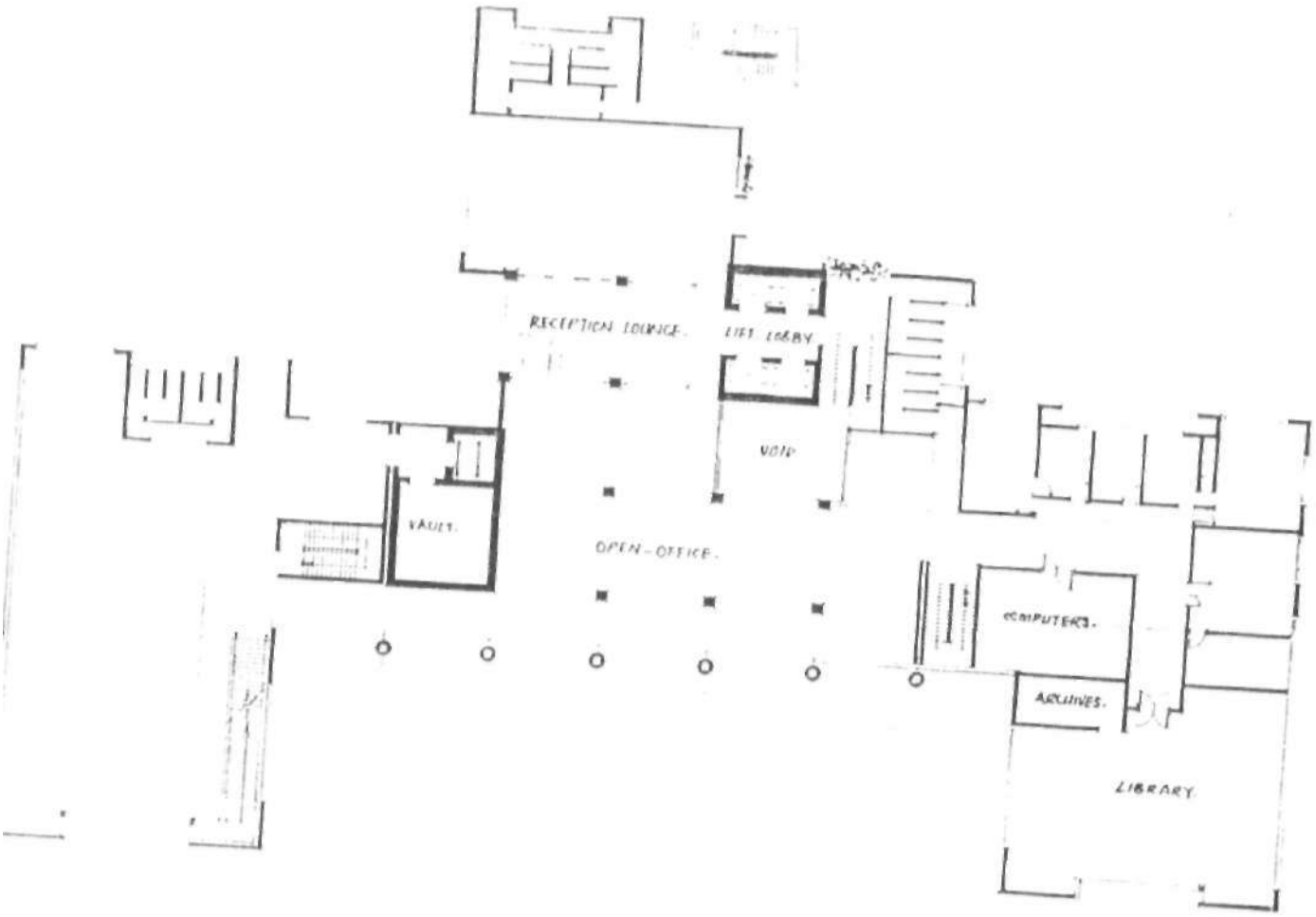
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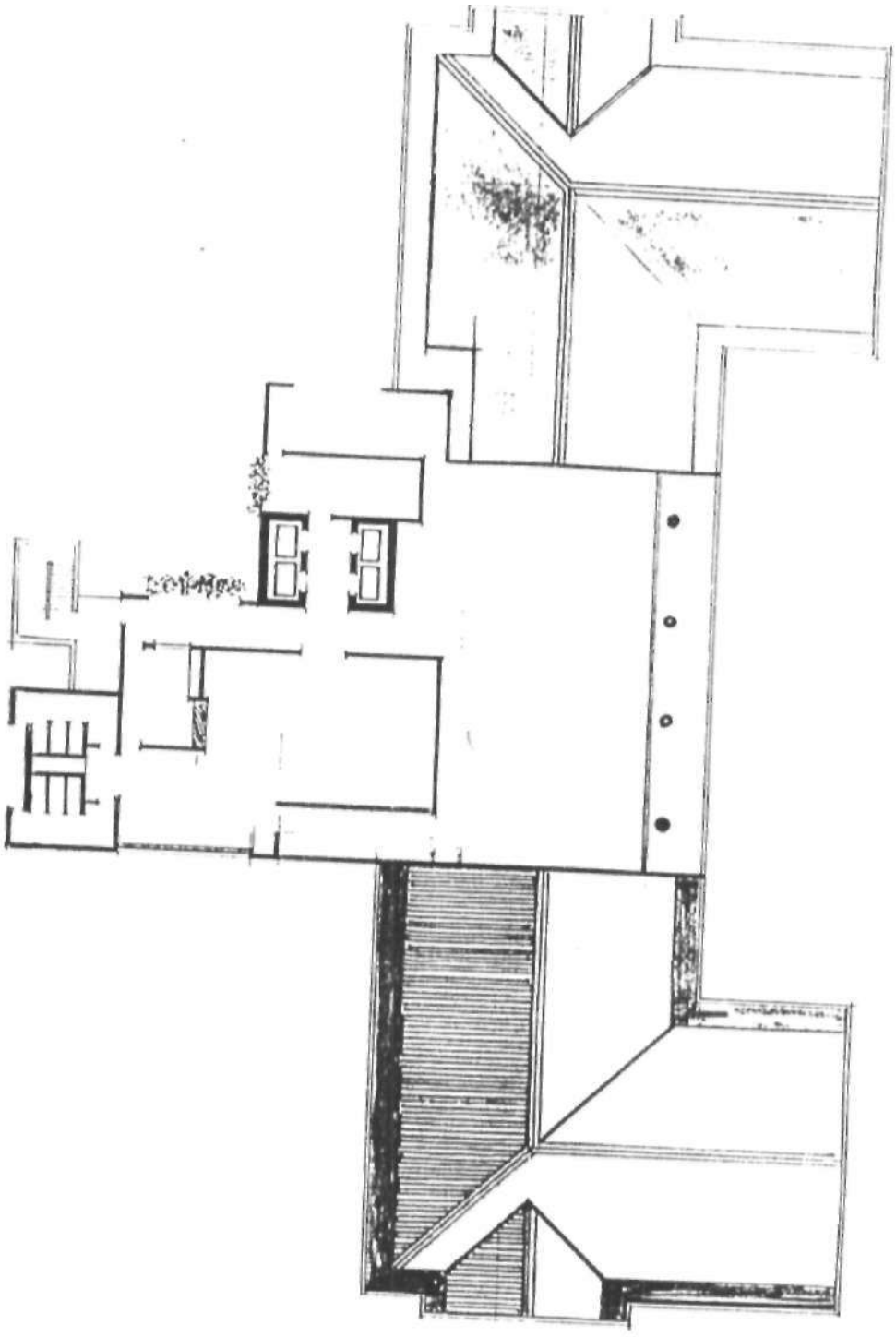
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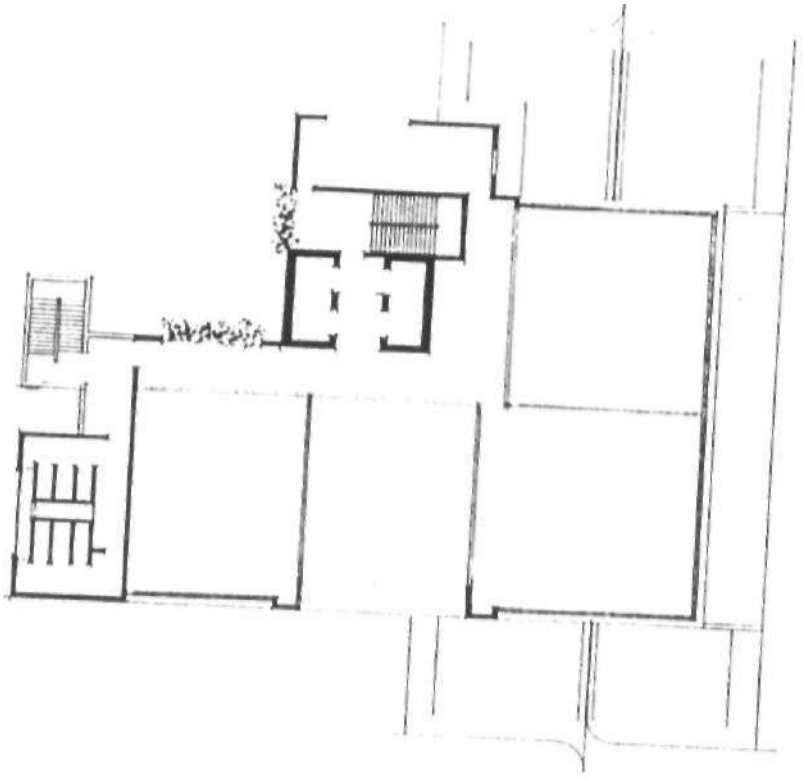
SUPERVISOR
Arc. M.L. Sagada

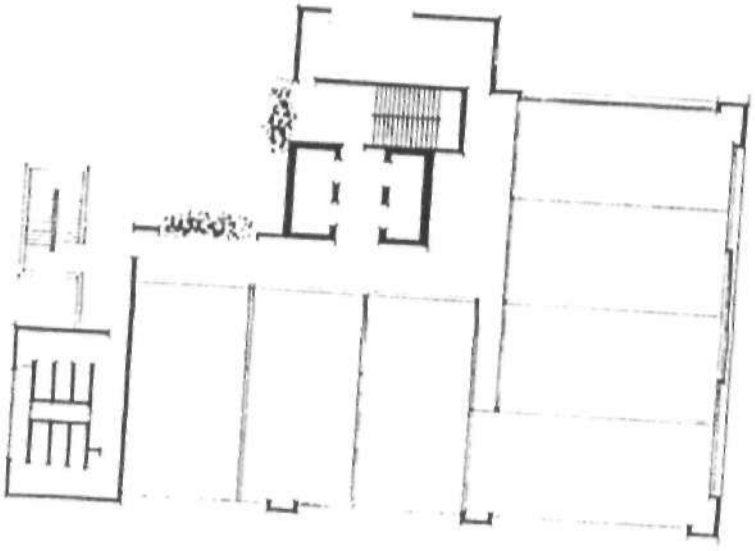
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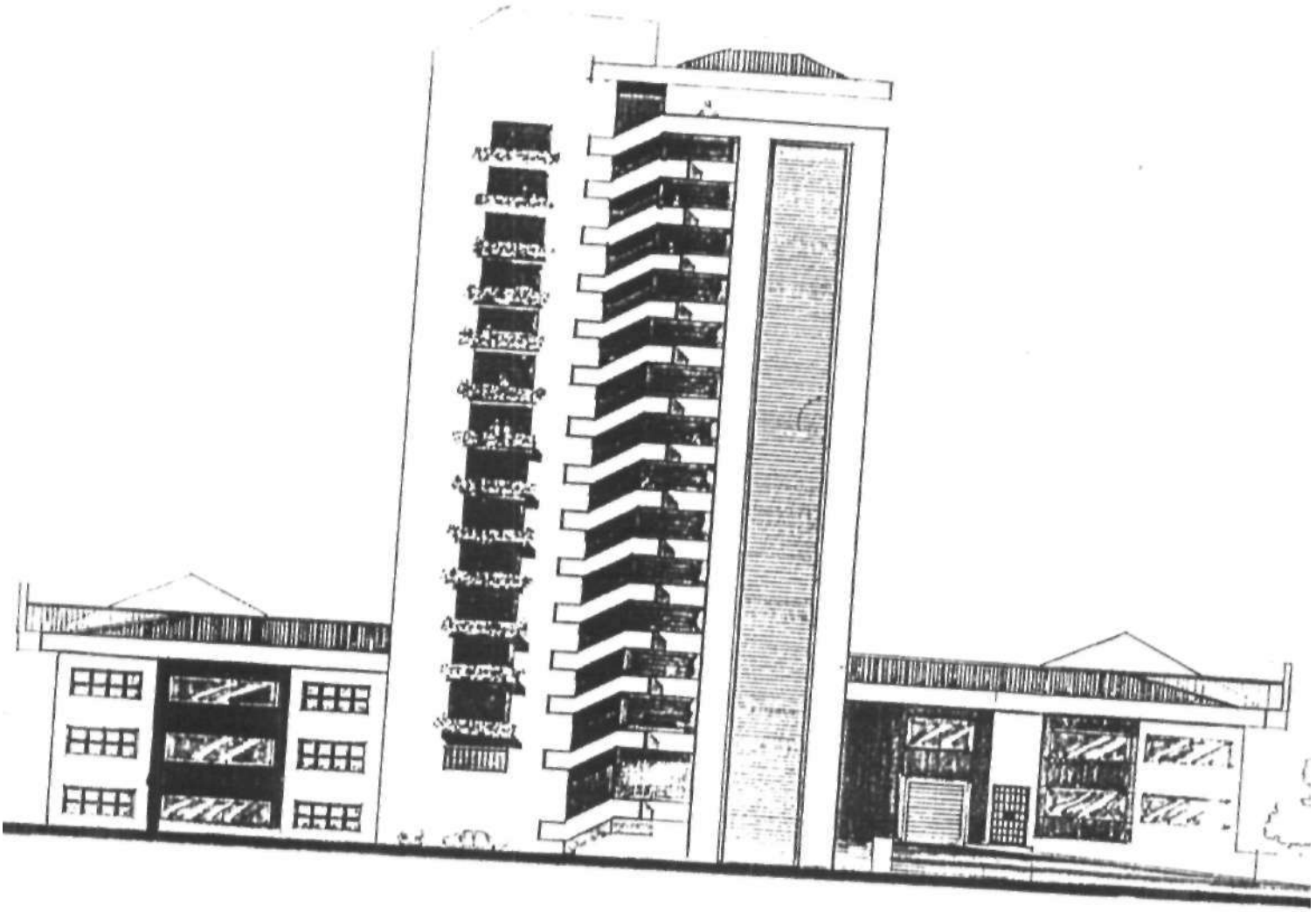
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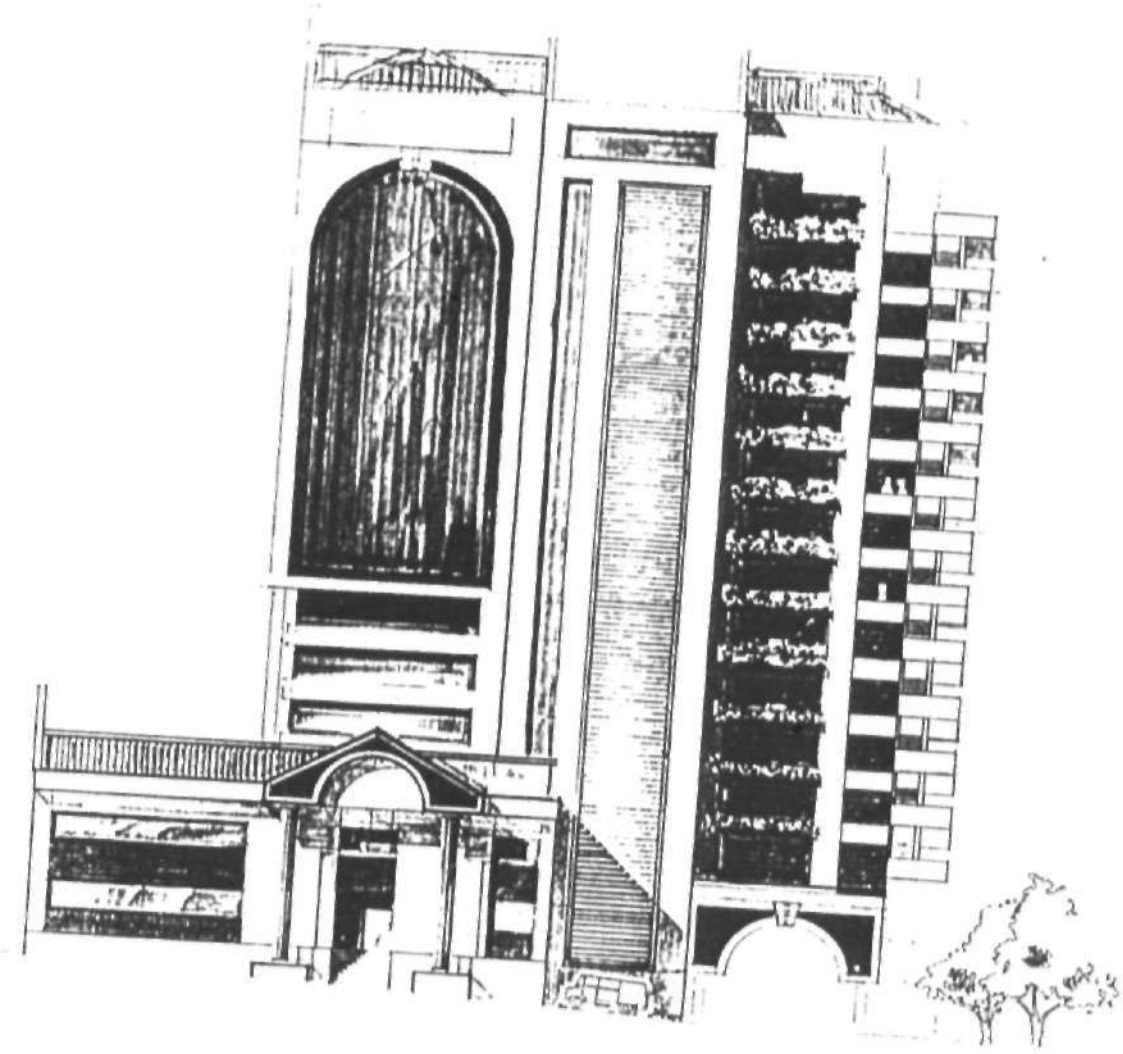

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LIFT LOBBY.
VOID
VAULT.
OPEN-OFFICE.
COMPUTERS.
ARCHIVES.
LIBRARY.

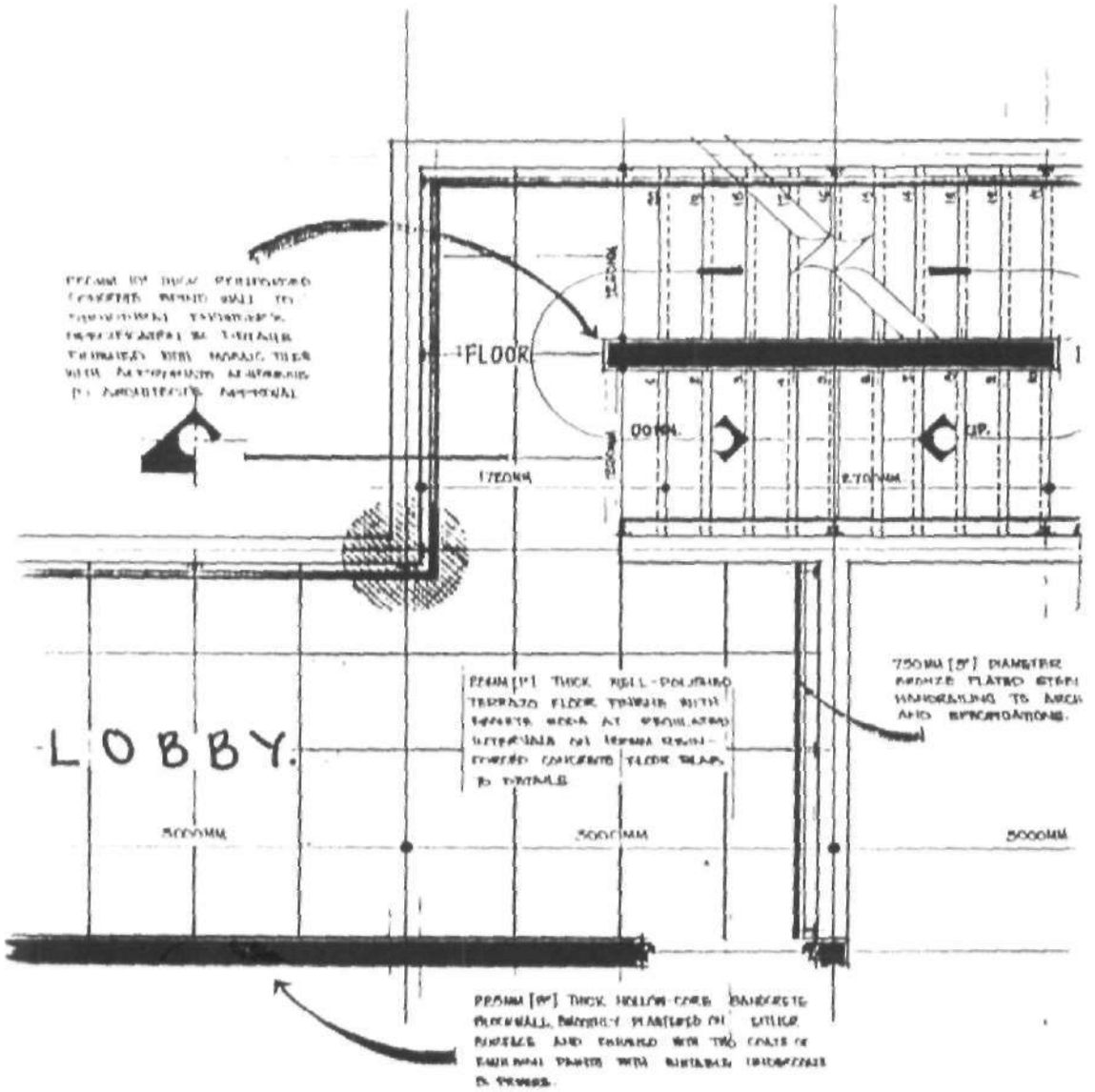












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