

# The art of giving

Chew Gek Khim of the Tan Chin Tuan Foundation says philanthropy is far more effective when it's run – and assessed – like a business. **By Teh Shi Ning**

**I**N PHILANTHROPY, as in business, good stewardship is essential. And this philosophy, alongside her grandfather's simple wish "to help his fellow man", shapes the legacy of giving that Chew Gek Khim carries on as deputy chairman of the Tan Chin Tuan Foundation.

Her late grandfather Dr Tan, who chaired the boards of many blue chips in his time, set up the foundation in 1976. One of the most established and active foundations here, it has in many ways traced the evolution of philanthropy in Singapore.

Back in the 1970s, its brief was "to help the poor, the needy, the widowed, the orphaned", Ms Chew says. That meant providing basic necessities – food, shelter and education – to the many in need. But in today's affluent Singapore, the government can ensure basic needs are met for all, and many other charities have sprouted.

Doing things the old way would make the foundation less relevant and effective in its giving, Ms Chew says. So a system of "measurable outcomes" was put in place, really as a continuation of her grandfather's philosophy that "all our donations should make a difference, otherwise it would be money ill spent".

"In essence, we applied a system used in business to assess the allocation of capital for profit, to the allocation of capital for social service," says Ms Chew, who, as executive chairman of publicly listed Straits Trading Company, oversees the group's resource, property and hospitality businesses.

That business savvy has influenced and disciplined the way the foundation gives to a range of causes – from services for children, the elderly and the disabled, to education and health programmes. "In both business and philanthropy, we are giving up a valuable resource, putting it in the hands of another, in the hope of getting something better," says Ms Chew, a lawyer by training, who serves on several other boards.

She thinks imposing the rules of capitalism and efficiency on the foundation and its beneficiaries gets charities to think through what they need funds for and make sure aims are attainable. "It is trite but true – the path of failure is often paved with good intentions," she says.

With each non-profit articulating its outcomes, the foundation can also be more objective in prioritising requests, and assessing whom to help. And for charities, too, accepting a higher degree of social accountability makes future appeals for funding from others easier.

"The questions we ask of charities we donate money to should be no different from the questions we ask companies we invest in," Ms Chew says. "Are you going

to spend \$90 on the needy and \$10 on administration, or the other way around? Will there be a multiplier effect? Will the \$100 given to you go to help five people who will then go on to help another five? The multiplier effect is crucial."

For instance, instead of buying a table at a Singapore Symphony Orchestra (SSO) charity dinner, the foundation – using the same sum of money – chose to ask students from the schools it gives scholarships to, to take elderly people from the homes it supports to a concert by the SSO in Anglo Chinese School's hall. "That created a platform for people to get together, get to know each other. It generated a multiplier effect that was quite gratifying," Ms Chew says.

But the highlights of philanthropy do not lie in the numbers – whether on cheques or evaluation forms. Instead, they surface in Ms Chew's encounters with people and their stories.

"It makes philanthropy real," she says, sharing memories of visiting old folks' homes as a girl, to more recent ones of watching orphan children of refugees in Vietnam laugh at an amateurish skit and realising how resilient children can be.

## Humbling

She shares also the story of a paraplegic whose husband left her, who had lost both legs and a young son to illness, but today makes her own living while encouraging others as president of the Society for the Physically Disabled in Perak. It is more than inspiring, Ms Chew says. "It is humbling when I know I could be her. After all, who can choose when or where they are born, and who their parents are?"

As a third-generation family member now running the foundation, Ms Chew says it continues to encourage council members to meet those who benefit from its giving. The conserved Tan Chin Tuan mansion (the foundation's headquarters) is a meeting point for the sharing of business and philanthropic ideas.

Philanthropic foundations are not yet as common among Singapore's rich as they are in other developed economies like the US. And now that estate tax has been abolished and companies and individuals receive a double tax deduction on donations, the financial imperative to set up one is less compelling.

But Ms Chew sees strategic advantages in foundation-based giving. "I have given money personally as an individual, and when I do so, I often find myself more lax, giving because of sentiment and less inclined to do it in a systematic, structured manner," she says. Professionalising the foundation can ensure continuity, and provides longer-term objectives to take stock against.

She believes more foundations will emerge in Singapore with time, "each de-



TAN CHIN TUAN FOUNDATION

## BEING A GOOD STEWARD

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veloping and nurturing their own niche and contributing a great deal" as they have in other countries. While growing philanthropy may be indicative of Singapore's progress, there are other questions that can be asked, Ms Chew says.

"Have we as a people progressed intellectually? Have we created a people who can just earn more, or have we also created groups of thinkers, scientists, philosophers who will contribute to the body of social thought? Have we progressed in our perspective of life? Have we progressed with the way we deal with our neighbours – whether they are individuals or countries, whether they are of different creed and colour? Have we become more civic minded?"

A few years back, she read something that first struck her as morbid, but on reflection as profound: "To decide how to live, you must first learn how to die."

She says: "Life is finite. When we are clear about what we wish to have achieved when our days are ended, we will know how to live. I wish to use my time, the resources that have been bestowed on me, in a way that will make the world a slightly better place by the time I leave it."

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