Giving to promote giving

While the immediate aim of the Tan Chin Tuan Foundation is to help the needy, it also inspires beneficiaries to contribute to society in their own ways By LILIAN ANG

S Chew Kwee San tells it, council meetings at the Tan Chin Tuan Foundation (TCT Foundation) are lively sessions with multiple conversations going on at the same time. Decisions are made by majority vote rather than consensus, and family members all have slightly different passions though two broad themes stand out – education

and community development. Mr Chew, grandson of the late banker and philanthropist Tan Chin Tuan, is one of five council members, four of whom are family members.

The foundation is headed by Mr Tan's daughter, Tan Kheng Lian, who is a medical doctor by profession and very supportive of causes related to actual delivery of medical services. Her daughter, Chew Gek Khim, is the foundation's deputy chairman as well as executive chairman of the family-owned Tecity Group which funds the foundation's activities. Ms Chew has a soft spot for the arts, and charity projects which have what the family terms "multiplier effect".

Her sister, Gek Hiang, is the fourth family member in

the council. Her passion is animal welfare as well as charities focusing on young children. The sole external party is Cham Tao Soon, founding president of the Nanyang Technological University.

In a recent interview with *Wealth*, Mr Chew, who is inclined towards youth development projects, offers insight into the kind of charities the foundation supports and the philosophy behind its giving.

"Everybody (in the family) agrees that we want to do charity. All we debate is how we want to do it. So in order to find consensus, we agree broadly that the projects that





HANDS-ON APPROACH

Late banker and philanthropist Tan Chin Tuan (above); Dr Tan, treating a Khmer patient (top), heads the foundation and is very supportive of causes related to actual delivery of medical services come before us must be specific and have measurable outcomes. What the charities want to do must be appropriate to the need they identify, be relevant, have a time frame, and be done in a timely manner."

The bulk of the foundation's resources is focused on the education sector and projects related to community development, though both are defined in very broad terms. Education, for example, goes beyond academic excellence to include the arts, while community development overlaps with programmes for the aged.

"We think of education as anything that will help a young individual to find employment or a calling where he can sustain himself," says Mr Chew.

"At the basic level, the foundation offers bursaries and scholarships for people who are academically quite good but for some reason or other need a bit of extra financial help. This support goes beyond secondary schools and junior colleges. We do it at the polys, we do it at the universities, we do it at the Nanyang Academy of Fine Arts which is a private school."

Based on the foundation's 2010/2011 report, 59 per cent of the foundation's funds are channelled towards the education sector, with another 24 per cent in community development projects. Other causes the foundation supports are disabled (2 per cent), children and youth (3 per cent), aged (5 per cent), and healthcare (7 per cent).

The story behind

The strong focus on education has its roots in a heartwarming story:

"My grandfather was an average student, not a fantastic scholar. When his father died suddenly, his mother was illiterate, and he had a much younger brother to support; he became, by default, the sole bread winner and needed to go and work straightaway.

"His teachers and principal felt that he wasn't ready, so they said why don't you wait one more year then you graduate and start work. But he said I can't, I have to start work straightaway and feed my family.

"His principal then said ok, in that case I will give you tuition. A few other teachers also volunteered to coach him. He sat for his Senior Cambridge exams at the end of the year, passed and went on to work.

"Fast forward 30 years, in appreciation of the principal and the teachers that made the extra effort to help him pass, he named scholarships after them."

The late Mr Tan's experience also inspired one basic principle for how the foundation does its charity.

"We help people who just need that little leg up to continue along the process where they can become selfdependant, self-sustaining and able to walk on their own," said Mr Chew.

The way the foundation lends its support is, however, a very involved process.

"We're not into that kind of charity or philanthropy where every year I give you X thousand dollars, I don't care how you spend. Then you're always funding a deficit," explains Mr Chew.

"Ours is a more holistic, encompassing support. When we get applications, we look at the applications and that triggers an engagement process by the foundation. Su-yin (TCT Foundation's chief executive officer) and her team will go to the applicants and say ok, I understand this is what you want to do. Let's talk about it more critically.

"In some cases people just say can I have X thousand dollars to run one project. That one project makes sense, but what is the key objective of what you want to do with your charity, and then from there we start engaging. Ok, identify your needs, be it cash, be it expertise, be it partnerships, maybe even additional administrative support and from there we'll evolve a relationship.

"But essentially once we agree that the need you're trying to address is critical, is very specific, can improve over time and is reasonable, the impact is measurable and achievable, we try to aim for long-term sustained impact that eventually can have a multiplier effect and then spring off into other projects that are self-sustaining.

And once the foundation is engaged in a project, it keeps close track of the progress and measures the outcomes.

"Whoever we give money to, we lay down a template for reporting."

For example, in the case of the YMCA which the foundation has been supporting for several years now, the requirements are very specific.

"Every year they give us a report on what they have achieved, the number of people they engaged, how many new volunteers, how many volunteers have come back to become sustained volunteers. How many sustained volunteers have become leaders? That to us is the main criteria: how we are building that strength of volunteers in the YMCA," said Mr Chew.

Indeed the foundation has an almost evangelical approach towards the way it does its charity work. While the immediate aim is to help the needy, the objective is also to inspire those beneficiaries who succeed to contribute to society in their own ways.

The process starts from when they first become beneficiaries. "We engage them, talk to them about the history of the foundation, tell them why they get this money. The money is not for you to just finish and graduate and then do your own work. It's actually to inspire you to say ok, now that I've graduated and I've found my own job, how can I go back within my own circle and help other people?

"I may not need to give money, but can I go back and volunteer to teach? Can I go back and mentor... and volunteer to tutor?"

Beneficiaries are, however, not bonded. "There is no contractual obligation, it is a moral charge. We as donors we don't ask anything. But in receiving this, remember that someone helped you in your time of need. So when someone comes to you in their time of need, remember that.

"We don't ask you to pay back but we do bring you back and say you've taken this money from us, what have you done to give back to people around you. Our main aim is to build up individuals in society who are willing to help people. It's kind of like a multiplier effect," says Mr Chew.

"If I help 10 individuals across a whole spectrum – doctor, lawyer, artist, teacher, whatever – and if out of 100 scholars, 10 of them are able to become agents of help to people around them, and they help 10 people around them, then there's a knock-on effect. We believe that very personal contact is essential when you're trying to share and encourage this kind of values."

Those in need

Indeed over the years, the foundation's programmes have benefited a very wide range of people. Its *2010/2011 Annual Report* lists more than 200 beneficiaries in Singapore and Malaysia, and embraces the entire spectrum from schools to children-at-risk, the disabled and infirmed, senior citizens in need and many others, regardless of religious affiliation.

But little is said of how much in total the foundation has donated so far. Mr Chew explains: "The reason why you don't see much about how much money we give is because we don't push that as our main emphasis of philanthropy."

He is reluctant to give numbers but when pressed for an estimate, he says that since the beginning of 2007 when the foundation was corporatised, it has donated between \$50 million and \$60 million, all of which is funded by surpluses from the Tecity Group. That figure would snowball if it were calculated from when the Tan Chin Tuan foundation first came into being in April 1976.

But the number is not what is critical. Mr Chew sums up the foundation's approach this way: "There is general financial discipline, but we're not rigidly guided by it. If projects come along that truly merit the need then we can expand the giving."