

# Community Conversations

ON CHANGE,  
LEADERSHIP AND  
THE FUTURE

SUSS  
ANNUAL GIVING  
REPORT 2020



## Our Champions (Organisations)

### A

Astar Trading Pte Ltd  
ACCA Singapore Pte Ltd  
Accounting & Corporate Regulatory Authority  
Allgreen Properties Limited  
Angkasa Kargo Pte Ltd  
Arcadis Singapore Pte Ltd  
Asia Philanthropy Circle Ltd  
Assembled Private Limited  
Association for Early Childhood Educators  
(Singapore)

### B

Baey Sim Swee & Co Pte Ltd  
BDO Tax Advisory Pte Ltd  
BinjaiTree  
Biosynergy Packaging Pte Ltd  
Building & Construction Authority

### C

CAIA Association Singapore Office Ltd  
CapitaLand Limited  
Cengage Learning Asia Pte Ltd  
CFA Society Singapore  
CGS-CIMB Securities (S) Pte Ltd  
Chou Sing Chu Foundation  
CIMA Singapore Pte Ltd  
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Cortina Watch Pte Ltd  
CoSeClinic Services Pte Ltd  
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### D

Deloitte & Touche LLP  
DKT Business Services Pte Ltd

### E

EM Services Pte Ltd  
Ernst & Young LLP  
Estate of Irene Tan Liang Kheng  
Estate of Wong Lan Eng

### F

FEU International Pte Ltd  
Financial Planning Association of Singapore  
Frank Tan Research Associates

### G

Gerontological Society - ALMS  
GIC Private Limited  
Golden Village Multiplex Pte Ltd

### H

Hill & Knowlton (SEA) Pte Ltd  
Hong Leong Foundation  
Human Capital (Singapore) Pte Ltd  
Hybrionic Pte Ltd

### I

Infocomm Media Development Authority  
Institute of Materials (E Asia)  
Institute of Singapore Chartered Accountants  
Intellectual Property Office of Singapore  
International Facility Management Association  
(Singapore Chapter)  
International Women's Forum  
(The Community Foundation of Singapore)

### J

Jada Art Gallery  
Japan Chamber of Commerce & Industry Foundation  
Jones Lang Lasalle Property Consultants Pte Ltd

### K

Kewalram Chanrai Group  
KPMG LLP  
Kuok (Singapore) Limited  
Kwan Im Thong Hood Cho Temple

### L

Lee Foundation  
Lembaga Biasiswa Kenangan Maulud  
LHL International Pte Ltd  
Lorong Koo Chye Sheng Hong Temple Association

### M

Mapletree Investments Pte Ltd  
Marketing Asia  
McGraw-Hill Education (Singapore) Pte Ltd  
Millenia Private Limited  
MKM Car Leasing Pte Ltd  
Modern Montessori International Pte Ltd

MV Credit Pte Ltd  
MY World Preschool

### N

Nam Leong Co Pte Ltd  
National Council of Social Service  
NCS Pte Ltd  
Nexia TS Pte Ltd  
NTUC First Campus Co-operative Ltd  
NTUC Income

### O

Octava Foundation  
Ong Teng Cheong Labour Leadership Institute  
Oracle Corporation Singapore Pte Ltd  
OSES Partners Pte Ltd

### P

Pavilion Capital International Pte Ltd  
PICO Art International Pte Ltd  
PKF-CAP LLP  
Plymouth International Pte Ltd  
Porta Pumper Pte Ltd

### Q

QQCK Foundation (SymAsia Foundation Limited)

### R

Raffles Quay Asset Management Pte Ltd  
Rajah & Tann Singapore LLP  
Rose Marie Khoo Foundation  
Rotary Club of Singapore East  
RSM Chio Lim LLP

### S

S M Jaleel Foundation  
S R Nathan Education Upliftment Fund  
(The Community Foundation of Singapore)  
SAGE Publications Asia-Pacific Pte Ltd  
SAS Institute Pte Ltd  
Scantek  
Serangoon Broadway Studio & Bridal Place  
Sift Analytics Group Pte Ltd  
Singapore Institute of Management Pte Ltd  
Singapore Institute of Surveyors & Valuers  
Singapore Leong Khay Huay Kuan  
Singapore Link Sciences Pte Ltd  
Singapore Logistics Association  
Singapore Press Holdings Ltd  
Singapore Tamil Teachers' Union

Singapore Technologies  
Engineering Electronics Ltd  
SingEx Holdings Pte Ltd  
Society of Project Managers  
Spirit of Enterprise  
Sri Vinayaka Exports Pte Ltd  
ST Engineering Aerospace Ltd  
SUSS Management Committee Members  
Synergy Financial Advisers Pte Ltd

### T

Tableau Asia Pacific Pte Ltd  
Taipei Business Association in Singapore  
Taipei Representative Office in Singapore  
Takasago International (Singapore) Pte Ltd  
Tamil Language and Cultural Society  
Tamil Language Council  
Tan Chin Tuan Foundation  
Taylor & Francis Asia Pacific  
Temasek Foundation International CLG Limited  
Thatz International Pte Ltd  
The Gallup Organization (Singapore) Pte Ltd  
The Head Foundation  
The Institution of Engineers, Singapore  
The Masonic Charitable Fund  
The Ngee Ann Kongsi  
The Write Connection Pte Ltd  
Times Publishing Group  
TOTE Board  
Tower Transit Singapore Pte Ltd  
Trans Eurokars Pte Ltd  
Tulsi Ong Trust

### Y

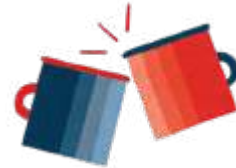
Yangzheng Foundation

Every attempt has been made to ensure the accuracy and completeness of the list of donors. Some donors wish to remain anonymous. Should there be an error, please accept our sincere apologies and contact us to rectify our records.





Our goal is to nurture socially-minded individuals. In this edition of our Annual Giving Report, we gather our community – donors and students, benefactors and beneficiaries – to converse with one another about their shared passion for making a difference in society. Sit back, have a cuppa and be nourished by our community conversations.



**SCAN FOR DIGITAL**  
As you read this report, you can also look out for QR codes, which will take you to the extended conversations online.

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# Letter from Our President

## Building a Vibrant Community of Change-Makers, Leaders and Visionaries

Our donors and the students being supported are indeed passionate about what they do. This has inspired us to open conversations among them in the latest edition of our Annual Giving Report.

We have a vision to be a leading university for social good. This stems from our belief in the power of education to impart insights and skills that serve and improve society.

We cannot do this alone. Our students and the university are simply parts of a larger community. All of you, our donors and benefactors, are another key player in this community for good. I am thankful for your support towards education, particularly in providing aid to students in need and funding our initiatives for social good.

I am heartened by the conversations. First, they reveal that the support from you does not just provide our students with educational opportunities and skills; it also helps to deepen the students' conviction in contributing to society. In these pages, I hope you can sense the excitement of the students as they talk about their aspirations to create social impact.

Second, these conversations take us into the minds of our featured donors, who, as change-makers, leaders and visionaries, offer us insights into navigating a post-pandemic world. We have grouped the conversations into three main themes – change, leadership and the future – which we believe are critical for the new normal.

### **From One Generation to Another**

In these trying times, we must make even more effort to connect, keep the conversations going and focus on the good work.

### **Spirited Conversations**

Together, we can build a vibrant community where our passions and our skills – spanning disciplines from business, law and finance to science, technology, social sciences and the humanities – are used for the greater good.

Our donors and the students being supported are indeed passionate about what they do. This has inspired us to open conversations among them in the latest edition of our Annual Giving Report. Here, they bounce ideas off one another in the areas of their shared interests such as youth empowerment, resilience, environmentalism and the impact of technology.

To our donors: We express our deepest gratitude and appreciation once again for your care towards the community. It is a joy to partner with you to advance a worthy cause.

To our students: It is important that you remember the support you have received. When the time is right, we hope that you will go on to help others in your own spheres of influence.

This is how a community becomes stronger: a generation is uplifted, and then it energises the next. All of us are on this meaningful journey together, and each of our contributions will matter.

**Professor Cheong Hee Kiat**  
President, SUSS

# The Year in Review



## A Record-Setting Year

As the pandemic loomed, 2020 became a year of great change for everyone. Yet, it also compelled more people to help those in need and strengthen the community.

In 2020, we saw the **greatest number of new donors** to our cause. Meanwhile, **two student-led committees were launched**: the Advancement Alumni Advisory Committee provides strategic counsel in alumni giving and engagement; and the Class Giving Committee encourages SUSS students to pay it forward.

We celebrate the generosity of our donors and the lives they have transformed. Gifts made to SUSS strengthen our academic initiatives, benefit students who require financial assistance and help us to meet emerging needs and opportunities.



\$6,627,793

Raised



511

New Donors



\$745,000

Disbursed to Students Impacted by COVID-19



1,108

Students Benefitted

Donors come from all walks of life

43

Corporate Donors

(including estates and foundations)

537

Individual Donors

28

Recurring Donors

268

Staff Donors

Students benefit from various support

22

Study Grant Funds

12

Study Award Funds

15

Scholarship Funds

78

Convocation Award Funds

230

Recipients

249

Recipients

19

Recipients

126

Recipients



# Change

Change

Leadership

Future

6

7



# Resilience for a World of Change

## A conversation on confronting change and crisis as a community



### SUSS STUDENT CARE FUND RECIPIENT

Lin Siew Ching,  
Student, Bachelor of Social Work,  
Year 2

Dear Mr Teo,

I am no stranger to crisis.

When my twin sister and I were seven years old, our mother passed away from cancer. By the end of 2020, it would be eight years since my sister last studied or worked due to a mental illness. We are 24 now.

I share my story to let others know that if I can overcome, then they can, too. Struggles are part and parcel of life, and it is through struggling that we become more resilient.

In fact, struggles can unite us: we reach out to each other, offer healing and bounce back from adversity together – now stronger.

My life experiences led me to decide on studying social work. I am keen

to work with vulnerable groups such as orphans and persons with mental health conditions.

I also want to spread the message of loving oneself and others.

My contribution to the world does not have to be big. It is meaningful enough to do what I can within my means and limits.

However, in my journey, I wish to be courageous always, to keep daring to try.

“I wish to be courageous always, to keep daring to try.”

Lin Siew Ching

The **SUSS Student Care Fund** is supported by The Ngee Ann Kongsi's Emergency Relief Fund, which helps students who face unexpected and sudden financial crises during the COVID-19 pandemic. The Ngee Ann Kongsi is a non-profit body that empowers young persons to pursue their aspirations, supports educational institutions in providing robust and quality education and builds conducive environments to learn and grow in.



**BENEFACTOR**  
The Ngee Ann Kongsi  
Mr Jamie Teo,  
President

Dear Siew Ching,

Your life is a demonstration of resilience – a skill that has become especially essential as Singapore emerges from COVID-19 and adapts to the post-pandemic new reality.

Resilience is a hallmark of a thriving community, which is something The Ngee Ann Kongsi strives to strengthen in Singapore. A thriving community is one that bands together and remains united in the face of adversity, with those who have the ability to help extending a lending hand to those needing support; and different groups working towards a collective goal to emerge from crises stronger.

We strongly believe in the importance of embodying the spirit of “守望相助”: to support and look out for one another, especially the disadvantaged or less-privileged individuals amongst us.

As the world changes, these relationships and values continue to form the bedrock of a tight-knit community,

where hopefully, no one gets left behind. The many helping hands approach is at the heart of a strong, ever-evolving society.

In our work, we also prioritise access to quality education and opportunities, to empower students like you to pursue your aspirations.

The resilience you've exhibited is inspiring and admirable. The experiences that have shaped you thus far will be a compass for your future voyages, and I am certain that the strength in you will help you to persevere through difficulties. May you remain courageous in your academic pursuits. We wish you all the best!



### SCAN FOR MORE

On the 3 ingredients that enable a community to thrive, according to The Ngee Ann Kongsi's history of community work spanning decades.

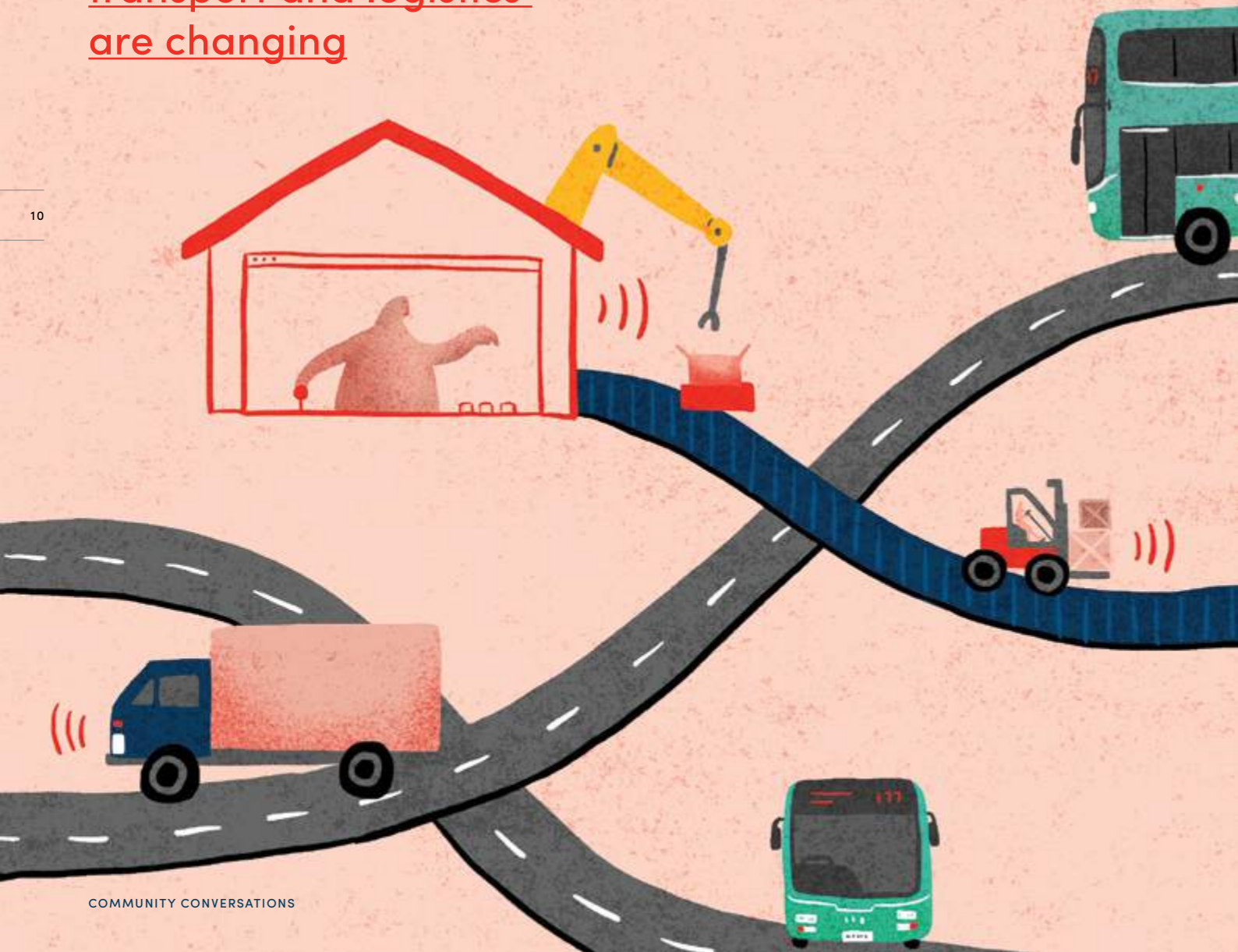




# Moving Into the Future

## A conversation on how transport and logistics are changing

The **Tower Transit Study Grants** are awarded to students to upskill themselves in the transport industry. Tower Transit, a passenger transport operator specialising in bus franchising, is driven by innovation and ideas. It works with governments to bring safe, clean, reliable and efficient bus services to key cities.



**BENEFACTOR**  
Tower Transit Singapore  
**Mr Winston Toh,**  
Managing Director



**TOWER TRANSIT STUDY GRANT RECIPIENT**  
**Hoon Ding Cheng,**  
Student, Bachelor of Science  
in Logistics and Supply Chain  
Management, Year 1

### Technology That Moves

**MR TOH:** The power of technology to enhance almost all sectors is huge, including improving inclusivity.

For us at Tower Transit, which is in the transport sector, we've been involved in many discussions with commuters from all walks of life. We see plenty of room for technology to make public transport more welcoming to the elderly and people with disabilities.

Technology can also greatly improve public transport safety. I believe we're only starting to scratch the surface of fatigue management technology. More can be done to help professional drivers stay alert on the roads.

**DING CHENG:** As for me, I was working in a freight forwarding company before embarking on further studies. At the time, I witnessed many exciting digitalisation projects.

Just imagine a one-stop online platform for customers to get instant quotations, book their cargo delivery and use electronic proofs of delivery instead of physical copies. It's already happening. The platform empowers the customer because he or she can now digitally manage the entire logistical process and cut out the middlemen.

### Ushering an Era of Automation

**DING CHENG:** Most of us know by now that automation will very much be a part of our lives, which is both an opportunity and a challenge.

In logistics, task allocation can now be automated via the transport management system. Even more game-changing is the automated warehouse, which enables better utilisation of space with a seamless end-to-end warehousing process.

**MR TOH:** Automation is similarly changing the transport sector. Autonomous vehicles may appear on our roads sooner than we think.

To prepare for this, Singapore is advancing the development and regulation of autonomous vehicle technology by establishing a set of national standards. These standards will guide the design of various towns to be ready for autonomous bus deployment as early as 2022.

**DING CHENG:** Well, that's certainly fascinating! I agree that we'll need to prepare people quickly for the era of automation. Many are concerned about job security while having to adapt to new technologies and the safety issues that arise.

**MR TOH:** Indeed. We're constantly upskilling our transport workers so that they can keep up with technological advancements.

### A People Business

**MR TOH:** Public transport is ultimately a people business. So, it's not just about technology. There is still a need to nurture a gracious and caring commuting culture for public transport to be enjoyable and efficient.

**DING CHENG:** Yes, truly effective services have people at its heart. What also got me interested in logistics is how people with different skills are needed to manage the complexities of a supply chain across its various stages. It's not as easy as simply implementing a technological solution.

**MR TOH:** I agree; what remains important in the future is the flexibility of applying skills from different disciplines to jobs in our industries. This is especially so as our industries will continue to evolve rapidly, whether due to technology or changing needs.



**SCAN FOR MORE**  
Find out how Tower Transit is upskilling its employees from driving buses to sharing joy.



# A Fairer Society for Young People

## A conversation on helping youths through social work



BENEFACTOR  
Sim Foundation

Dear Willy,

Our family has been deeply inspired by the work of the philanthropist and businessman Lee Kong Chian, especially when it comes to his focus on education.

You see, we've directly benefitted from Dr Lee's good work. A few of us, in our younger years, studied in educational institutions that were supported by his foundation, also known as the Lee Foundation.

Now, through our own foundation, we want to pass on the values of Dr Lee that have helped and inspired us!

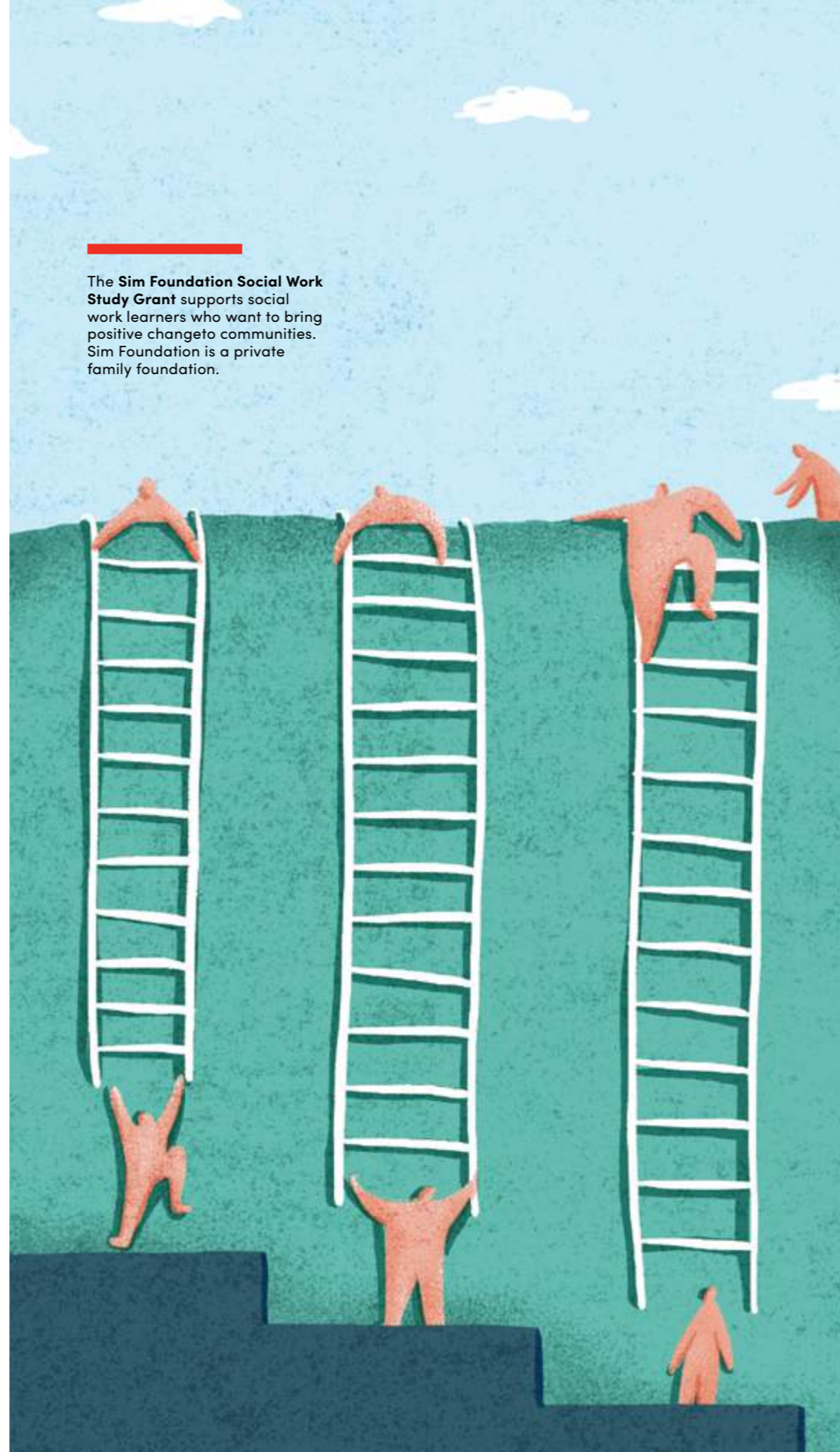
We've chosen to support social work education because we observe an increasing and urgent need to

improve the wellbeing of society. An extended family member of ours is also active in the social work space and enlightened us to the needs of society and youths.

The work done by social workers across all spectrums of society is important, and we're privileged to be part of the journey.

Willy, we see in you a similar aspiration to serve society. We are heartened by your conviction and maturity, and we hope to witness your passion strengthened during the course of your studies!

The **Sim Foundation Social Work Study Grant** supports social work learners who want to bring positive change to communities. Sim Foundation is a private family foundation.



“The early and adolescent years of a person are important: one brims with potential and should not be held back by circumstance!”

Willy Ng



**SIM FOUNDATION SOCIAL WORK STUDY GRANT RECIPIENT**  
**Willy Ng,**  
Student, Bachelor of Social Work,  
Year 2

Dear Sim Foundation,

I share your enthusiasm in social work and especially in helping our youths.

I chose to study social work because I want to focus on empowering children and youth. I hope that I can unlock each of their unique abilities. The early and adolescent years of a person are important: one brims with potential and should not be held back by circumstance!

A memorable lesson from my course of study was the debunking of stereotypes. Our professor conducted an activity where we learnt about how people get marginalised just

because they belong to a certain demographic group.

This lesson totally changed me. It made me more aware of the role that social workers can play in the community: we have the skills and tools – and thus the “super” power – to identify those at the periphery and promote social justice.

I hope to change the lives of marginalised youths in a real way. Most of all, I want to enable them to achieve their dreams. Thank you for supporting me in mine!



# A Life with No Regrets

## A conversation on flourishing against all odds

The Wong Lan Eng Endowment Fund provides scholarships to eligible students enrolled in the Master of Non-Profit Management programme. They are awarded to high calibre individuals keen to contribute significantly to society. Mdm Wong Lan Eng, who has passed on, had a life well-lived: she survived the Japanese Occupation and was a passionate geography teacher.



**BENEFACTOR**  
Estate of Wong Lan Eng  
Mdm Wong Lan Eng

*Mdm Wong Lan Eng passed on in June 2014. These words she left behind continue to encourage the younger generations to reach their fullest potential in spite of the odds.*

I was an infant when an accident scarred me for life. My mother was doing her crochet and realised she needed to get a clean diaper for me. Upon her return, she was horrified to see the crochet needle had pierced my left eye. After this accident, my left eye was affected.

Later on in life, I decided to remain single as I couldn't conceive due to my weak health. Nevertheless, I take joy in other things! I would cook for visitors. I saved and travelled to see the world and have been to many countries. I was a volunteer teacher at Methodist Girls' School while studying in Raffles College.

However, my studies were interrupted by World War II. During the Japanese Occupation, I signed up and learnt the Japanese language. By knowing it, I would receive more food rations.

As I was able to speak Japanese, I could also work for them.

When the war ended, I continued my studies under a scholarship. After my graduation, I started teaching as a career. I enjoyed teaching Geography and would challenge my students to be inquisitive and ask questions. To make my lessons interesting, I let the pupils learn through play. I didn't plan to be a teacher and if given a choice, I don't mind teaching again. I gained a lot being a teacher!

I have learned to accept my health condition. I am not afraid of death for I am prepared to die. I have handed my life to God and I am ready to leave this world without regrets.



**WONG LAN ENG  
ENDOWMENT FUND  
RECIPIENT**  
Melissa Tan,  
Master of Non-Profit  
Management, Year 2

### Dear Mdm Wong,

Though you are no longer around, your life story continues to inspire. Thank you for your support towards my graduate studies, which has expanded possibilities in my life!

I, too, have a chronic medical condition. I hope to overcome all the physical, mental and financial constraints of this condition to do two things.

First, I want to travel off the beaten path to immerse myself in other people's ways of life. This will broaden my horizons and help me to develop empathy towards others with diverse backgrounds. I would also like to get out of my comfort zone, do some adventurous solo travelling and challenge myself to manage difficult situations independently.

Second, I wish to continuously equip myself with different skills and knowledge to live out different experiences. These include life skills such as home repair, first aid and elder care training as well as completing another graduate degree.

It is definitely important to live a life without regrets! It is also important to make well-informed or considered decisions. Even if things do not turn out to be the best, I have learnt not to bash myself up. Some regrets in life are signs that we have lived.

Mdm Wong, to keep your legacy alive, I would like to live every day to the fullest and strive to empower others to do the same!



# Nurturing Change-Makers from Young

## A conversation on child and youth empowerment

The **Octava Foundation Study Awards** enable students to gain skills, pursue their aspirations and make a positive change in society. Founded in 2016, Octava Foundation Limited focuses on helping children and youth from economically disadvantaged families.



**SCAN FOR MORE**  
Fatimah and Jessey talk about the skills that they have honed through the social work degree programme.



**BENEFACTOR**  
Octava  
Foundation  
Limited



**OCTAVA FOUNDATION STUDY AWARD RECIPIENT**  
**Fatimah Zailudin,**  
Student, Bachelor of  
Social Work with Minor in  
Sociology, Year 1



**OCTAVA FOUNDATION STUDY AWARD RECIPIENT**  
**Jessey Neo,**  
Student, Bachelor of  
Social Work with Minor in  
Psychology, Year 1

**Q: Why has Octava Foundation chosen to focus on helping children and youths?**

**OCTAVA FOUNDATION:** They are the future of our world. Investing in their holistic education and development is critical in helping them to achieve aspirations, which in turn can contribute to better lives for themselves and a better world for others.



Octava Foundation Limited: (left to right) Esther Heng, Elvira Tan, Raman Sidhu and Debbie Fang.

**Q: All of you have a passion to help Singapore's young. What does it mean to empower them?**

**OCTAVA FOUNDATION:** Empowerment entails helping them to build their capacity so that they can better navigate society and overcome challenges; providing them with opportunities to pursue their dreams; and inspiring them to contribute back to the community – especially with the vulnerable in mind.

**FATIMAH:** To me, empowering the young means helping them to gain life and work skills and increasing their understanding of various issues. This way, they can make informed decisions and have a voice in their families, communities and workplaces.

**JESSEY:** Many youths face similar issues, but we rarely talk about them. We fear being vulnerable. But if we

speak up about the crises we face, we will find that we are not alone. By learning together through our common struggles, we can really empower each other.

**OCTAVA FOUNDATION:** Fatimah and Jessey, we believe that both of you can be powerful agents of change despite the challenges you have faced or continue to face!

**Q: How has the Foundation's approach changed as it works with children and youth?**

**OCTAVA FOUNDATION:** We are increasingly taking a more hands-on approach. By personally engaging with those whom we support, we can deeply examine the root causes of their challenges and seek best practices that help us better journey with them as they move up the education continuum.

**Q: Jessey and Fatimah, could you share more about your aspirations working with children and youth?**

**JESSEY:** I want to inspire kids and youth with my own story and advocate for mental health. Despite having gone through a lot at different stages of my life, I stay positive! Our past does not define us; we can look ahead and chase our dreams fearlessly. Then, we see what we are truly capable of.

**FATIMAH:** I would like to help children build up their self-esteem. I want to improve their communication skills and encourage them to voice their views, so that they can be heard, understood and accepted in the community.

**Q: What impact would Octava Foundation like to see on the SUSS students whom it is supporting?**

**OCTAVA FOUNDATION:** We wish to see the students we support in higher education like Fatimah and Jessey graduate successfully and go on to empower others. We hope that they have found strength and comfort through us. Seniors who have graduated from our programme can become role models for juniors as they grow in their careers and mature into inspiring mentors.



# Leadership

Change

Leadership

Future

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# The Empathy Factor

A conversation on the late former president S R Nathan's most enduring leadership quality

The **S R Nathan Study Grant** supports students with financial aid to overcome difficulties, pursue their dreams and forge a brighter future for themselves and their families. The grant was established by the S R Nathan Education Upliftment Fund, which is managed by The Community Foundation of Singapore.



**S R NATHAN STUDY GRANT RECIPIENT**  
**Michelle Tay,**  
Student, Bachelor of Social Work,  
Year 2

Dear Mr Chin,

Tributes celebrating Mr S R Nathan's life describe him as a social worker at heart. So, I have been thinking about that particular quality he possessed, which made him such a memorable social worker on top of his illustrious roles in government.

I would say that it is empathy: he had an ability to identify with, and understand things from, another person's perspective. Empathy also helped him to be a skilled political negotiator.

His varied life experiences, from being a rebellious school dropout to President of Singapore, probably enabled him to empathise with all kinds of people.



**BENEFACTOR**  
S R Nathan Education Upliftment Fund  
**Mr Bobby Chin,**  
Chairman, Grant Advisory Committee

Dear Michelle,

You said it! Mr S R Nathan certainly related to people across all segments of society. As a change-maker, no cause was too small for him. Even if an initiative benefitted only a few people, he still did his part – he simply empathised with them. After all, Mr Nathan himself was shaped by his past of poverty and a troubled youth.

When the idea of an education fund was proposed to him, he quickly accepted the suggestion. He believed that it was especially important to uplift the lives of those financially disadvantaged through education. Today, the fund, under his name, joyfully supports your aspirations!

Mr Nathan also commanded respect. His generosity and presence had an immediate effect on people. Most willingly served him in different capacities as soon as he opened his mouth to ask.

As an aspiring social worker, I aim to practise empathy too. While sympathy requires me to understand people with my intellect, empathy demands that I connect with others using my entire being – including re-visiting my past experiences or examining similar emotions that I have to help them.

Through my chosen path, I also wish to honour my late grandmother. I was a caregiver to her, and I realised that I enjoyed the responsibility. It changed me and gave me a sense of purpose. I decided to do something similar in my career, where I can continue caring for others.

The S R Nathan Education Upliftment Fund is but just one testimony to the man's great qualities. The Fund garnered a lot of support, thanks to Mr Nathan's ability to move people swiftly towards action. It was the power of his leadership and ultimately, character.



S R Nathan Education Upliftment Fund Grant Advisory Committee: (left to right) Mr Chua Thian Poh, Mr Cheong Gay Eng, Mr Bobby Chin, Mr Tow Heng Tan and Mr S Chandra Das. Not pictured: Mr Abdullah Tarmugi and Mr Edward D'Silva.



# Taking the Lead for Diversity and Inclusion

## A conversation on making learning possible for all



**TAYLOR & FRANCIS AWARD RECIPIENT**  
**Eugene Lim,**  
Graduate, Bachelor of Science in Psychology

Dear Mr Clarke,

I've always been interested to work with children with special needs. In order to understand them better, I applied to study psychology. I've not looked back since!

Through my studies, I was exposed to the ideas of diversity and inclusion. For example, in the Cultural Psychology course, I learnt that collectivistic countries focus on unity and selflessness, while individualistic countries emphasise independence and identity. I have many colleagues from diverse cultural backgrounds. I understand them better now and am more confident communicating with them.

We also explored different case studies from Asia. This got me interested in venturing around the region and working overseas, which will expose me to a more diverse group of children.

Today, as a special education teacher, I collaborate with allied health professionals to develop creative numeracy, literacy and life skills lessons. I also work closely with my students' parents – each student is unique and deserves different types of interventions.

I plan to specialise in diagnosis and therapy interventions for children with special needs. In the long run, I hope to pursue a PhD and contribute to educational psychology research.

The **Taylor & Francis Awards** are presented to the top three graduating students from the Bachelor of Science in Psychology programme. Taylor & Francis partners with world-class authors – from leading scientists and researchers, to scholars and professionals operating at the top of their fields. The organisation is one of the world's leading publishers of scholarly journals, books, eBooks, textbooks and reference works.



**BENEFACTOR**  
Taylor & Francis Asia Pacific  
**Mr Barry Clarke** FRSA,  
Managing Director

Dear Eugene,

Thank you for sharing your wonderful story. We need more young folks like you, who can take the lead in making education more inclusive for diverse learners.

I hope you never feel alone. Diverse classrooms are in fact a global mission. For example, the United Nations' Sustainable Development Goals promote equity, where all children should have a right to education and be able to make progress.

I haven't taught children with special needs. As a father of two, I can only speak from my own experience: In all that I do, I hope to inspire a sense of adventure in my family, friends and community.

That's also because it's the journey I've taken as a learner myself. I came from England to Singapore and have lived in the tropics since 1991. What is incredible is that after all these years, Asia – one of the most diverse regions on Earth – continues to be my favourite teacher.



**SCAN FOR MORE**

Inspired by the book *The Good Ancestor*, Mr Clarke shares more on how this idea can make us better leaders.

It's endless what I can learn here – so much so that I put my children in local schools, too. For example, I've been able to explore many types of civilisations and encounter various community-based ways of thinking, such as Hinduism and Islam. I continue to challenge myself to blend the best of all worlds in my thinking.

Let's keep exploring and questioning the status quo. COVID-19 has challenged everything, so it's a good time for us to unlearn, relearn and think anew. I'm encouraged that you want to continue learning and contribute to both society and knowledge creation. I look forward to your journey ahead and hearing from you again!



# Strong Women, Strong Communities

## A conversation on girl power

The Kewalram Chanrai Group Study Grants support female undergraduates with the skills and knowledge to empower their future. The Kewalram Chanrai Group of companies spans 14 countries with businesses in textile, automobile, agri-input, financial services and palm residue recycling.



Change

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**BENEFACTOR**  
Kewalram Chanrai Group  
Mr N G Chanrai,  
Group CEO



**KEWALRAM CHANRAI GROUP STUDY GRANT RECIPIENT**  
Hoe Qian Yu,  
Student, Bachelor of Social Work, Year 3



**KEWALRAM CHANRAI GROUP STUDY GRANT RECIPIENT**  
Lai Hui Wen,  
Student, Bachelor of Social Work, Year 3

### Growing up as a Young Woman in Singapore

**QIAN YU:** So far, I'm really thankful for the equal opportunities in Singapore. I've been able to explore my potential to the fullest here, and there is minimal discrimination against women.

**MR CHANRAI:** That's good to hear. In our work, we also help girls living in crisis and the most disadvantaged regions. The gender inequalities they face are very harsh.

**QIAN YU:** Yes, I've embarked on a few immersion programmes to developing countries. The gender disparities became apparent to us quickly. Regardless of their contributions to the family unit, the women remained ignored or

silenced. We're a lot more fortunate in Singapore! Here, it's about overcoming long-held expectations that only women should take charge of household chores, cooking and parenting.

**HUI WEN:** Exactly! In Singapore, women are still sometimes expected to be the main caregivers. Yet, as both women and men work today, domestic and caregiving responsibilities can also be shared.

### Bridging the Gender Divide

**HUI WEN:** It's not easy to change gender-role stereotypes that are deeply entrenched in society. And it can't be done by women alone. Conversations among both women and men are needed to bridge the gap.

**MR CHANRAI:** Yes, in fact, education for both girls and boys remains the key for breaking gender stereotypes. Girls can acquire the skills and confidence to exercise their agency. Boys can learn to think critically and understand that gender roles are ultimately constructs.

**QIAN YU:** What's also interesting these days is that many women are taking things into their own hands with social media. They're using it as a platform to be heard and understood, and more importantly, to connect with other women globally.

### The Power of Women

**MR CHANRAI:** In our Group, some significant leadership roles that women have taken on are Financial Controller and Chief Finance Officer.

**QIAN YU:** Wow, seeing more women holding high positions in your organisation, I feel inspired to walk in their footsteps! Women do have refreshing leadership styles. I'm thinking of Jacinda Ardern, who, with her empathy and relatable communication style, bravely and steadily

steered New Zealand through the Christchurch shootings and the pandemic.

**HUI WEN:** Another example of a courageous and compassionate woman leader is Malala Yousafzai. This young Pakistani advocate for female education and gender equality is my role model!

**MR CHANRAI:** Well, it has always been possible for women to become great leaders. It's what we're hoping for the both of you, Qian Yu and Hui Wen. Go make your voice heard and discover your own power as leaders!



# Stewarding Resources Wisely

## A conversation on financial stewardship skills



**BENEFACTOR**  
Ms Ivy Chia,  
Financial Services  
Consultant

Dear Ernest,

Did you gain practical financial skills during your studies?

In my case, being skilled in finance has enabled me to be a responsible steward of money, an important resource.

I enjoy financial stewardship for two reasons. The first is personal: being wise and prudent with my own resources, so that I can improve standards of living for myself and those around me.

The second is that I am able to use my skills to help others. Planning people's finances has been one fulfilling career, where I engage both mind and heart.

I analyse the markets and offer objective advice while understanding people from all walks of life deeply to plan the best way forward for them.



**SCAN FOR MORE**  
Ms Chia shares a set of stewardship principles refined through more than 25 years in the industry.

The Ivy Chia Achievement Award in Financial Planning and Management supports students in the Bachelor of Finance programme. Ms Ivy Chia is an individual donor.



**IVY CHIA ACHIEVEMENT AWARD IN FINANCIAL PLANNING AND MANAGEMENT RECIPIENT**  
Ernest Neo,  
Graduate, Bachelor of Science in Finance

Dear Ms Chia,

Yes, I did gain many practical skills studying finance at SUSS. We learnt a lot about the finance sector, such as equities, bonds and derivatives. Yet more importantly, we learnt to be money-wise.

For example, many things were de-mystified: the lessons on taxes, CPF and retirement planning were very accessible. I feel more empowered now as I have the skills and agency to better manage what I earn, save and spend.

As for my career, I am lucky to be currently employed in banking operations. Since the pandemic, many of us graduates fear that we will not be able to find jobs. I kept sending resumes to companies and did so non-stop for seven months!

Looking at the bigger picture, the pandemic has exposed great vulnerabilities around the world. I hope that from now, leaders of corporations will take green investing and sustainable finance seriously. I wish to continue my learning in these areas, as I believe that it is time to confront these global resource challenges.

I am so appreciative of your support, and I won't take for granted your advice on doing the right thing.

Thank you!





# Advocating for the Voiceless

## A conversation on the contributions lawyers make to society

The **Rajah & Tann Foundation Top Law Graduate Prize** is presented to the top student from the SUSS Bachelor of Laws and Juris Doctor programmes. The Rajah & Tann Foundation is the platform through which Rajah & Tann gives back to the community, which includes supporting underprivileged children, the elderly and disadvantaged groups.



**RAJAH & TANN FOUNDATION TOP LAW GRADUATE PRIZE RECIPIENT**  
Adrian Wong,  
Graduate,  
Doctor of Jurisprudence

Dear Mr Chandra,

I embarked on the Juris Doctor programme at age 38. When I was a young university student, I chose to major in accounting – not because I felt a calling, but because it seemed like an impressive profession. This, of course, turned out to be insufficient motivation to excel! My journey then spanned diverse disciplines across accounting, advertising, human resource management and early childhood education.

In 2007, I opened a chain of childcare centres and went back to school to qualify as an infant teacher. I began meeting many broken families and children at risk from neglect or abuse. To help the community, the centres soon set aside places for these children. Yet, I became painfully aware of the limitations too: early childhood educators can only intervene while the vulnerable child is in school.



**BENEFACTOR**  
Rajah & Tann Foundation  
Mr Chandra Mohan Rethnam,  
Chairman

Dear Adrian,

It is heartening to discover your journey of being a beacon of hope in society.

Lawyers are in a privileged position. We are equipped with the skills to represent people in court and have knowledge of the judicial system – all this puts us in a position to change or influence society. Lawyers have a great responsibility.

As you describe your journey with children, I recall that one of my most memorable cases is, in fact, a pro bono case involving a young girl. Her father had borrowed money from loan sharks. To clear some of his debts,

Today, I'm working towards becoming a lawyer specialising in family law, with a focus on child issues. As a family lawyer, I hope to do more for children in difficult situations and advocate for their welfare. Children are often the most vulnerable and voiceless in society.

I have learnt that the practice of family law is not a straightforward, formulaic application of rules. Each family conflict is unique. Parties will require a steady and empathetic hand to guide them towards finding solutions. This is not something that comes easily to practitioners. It will require attention and practice, which means that my legal education won't stop at graduation but will be a lifelong endeavour.

he helped the loan sharks demand payments by spray-painting on the doors of other debtors. The girl, then 16 years old, recorded her father's acts on video. They were charged for vandalism, but we managed to reduce her sentence to a probation. This was a meaningful case because a young life – ignorant rather than malicious – had been spared.

More lawyers are needed to participate in society, whether it is helping vulnerable children or the elderly, or to simply give back to the community. Adrian, as a future lawyer with heart, you are just the kind of role model whom we are glad to support. We hope that you go on to raise the bar for the legal profession in Singapore!



# Relationships Matter

## A conversation on prioritising people at work and in life



**BENEFACTOR**  
S M Jaleel Foundation  
**Mr Mohamed Abdul Jaleel,**  
Businessman and Philanthropist

**Q: You have been a business and community leader in various capacities for many years. What is a leadership lesson that you hold dear to your heart?**

**MR JALEEL:** Not everything can be measured in dollars and cents; we lose the forest for the trees if we focus on just that.

Instead, relationships are more valuable and enduring. For example, when there are agreements or disagreements between parties, it is ultimately their relationship that holds the key to a way forward. Having a good relationship also allows for compromises to be made today – the goodwill generated opens doors in the future.

**Q: Why have you chosen to support students particularly in the S R Nathan School of Human Development?**

**MR JALEEL:** Education can be an equaliser of society. It is important for us to come together and support those who need help towards their potential.

I was fortunate to meet kind and giving people when I was young. Coupled with the eagerness to work hard,

The **Mohamed Abdul Jaleel Scholarship** supports undergraduates from the S R Nathan School of Human Development who are passionate about the promotion of human flourishing. Mr Mohamed Abdul Jaleel is the founder and CEO of MES Group and one of Forbes' 40 Heroes of Philanthropy in Asia in 2014.

I benefitted from them and Singapore's growth. Now, I would like to see others in the community succeed too.

Human development studies examine the questions of human flourishing and address what I believe in: the need to focus on people and relationships for our wellbeing.

**Q: What do you hope for the SUSS students who are being supported by your scholarship?**

**MR JALEEL:** Always find a way to give back. Students like Odelia have their best years ahead of them and can aspire to be leaders. Good leaders seek to make things better regardless of the limitations they face.

It is good to stay guided by a moral compass too. My faith has been the cornerstone of my life and sees me through the ups and downs.



**MOHAMED ABDUL JALEEL SCHOLARSHIP RECIPIENT**  
**Odelia Tan,**  
Student, Bachelor of Social Work, Year 2

**Q: You are keen to interact with people from all walks of life. How is the social work programme helping you to deepen your interest in people?**

**ODELIA:** I gain knowledge – on human behaviour and society – in a systematic way. This helps me to assess and intervene appropriately in social issues.

I also get to learn essential skills, such as communication and presence. I can better interact with people, understand their needs and help them in a more informed and collaborative manner.

I find social work a very meaningful profession! I witness lives being changed and can be part of that change.

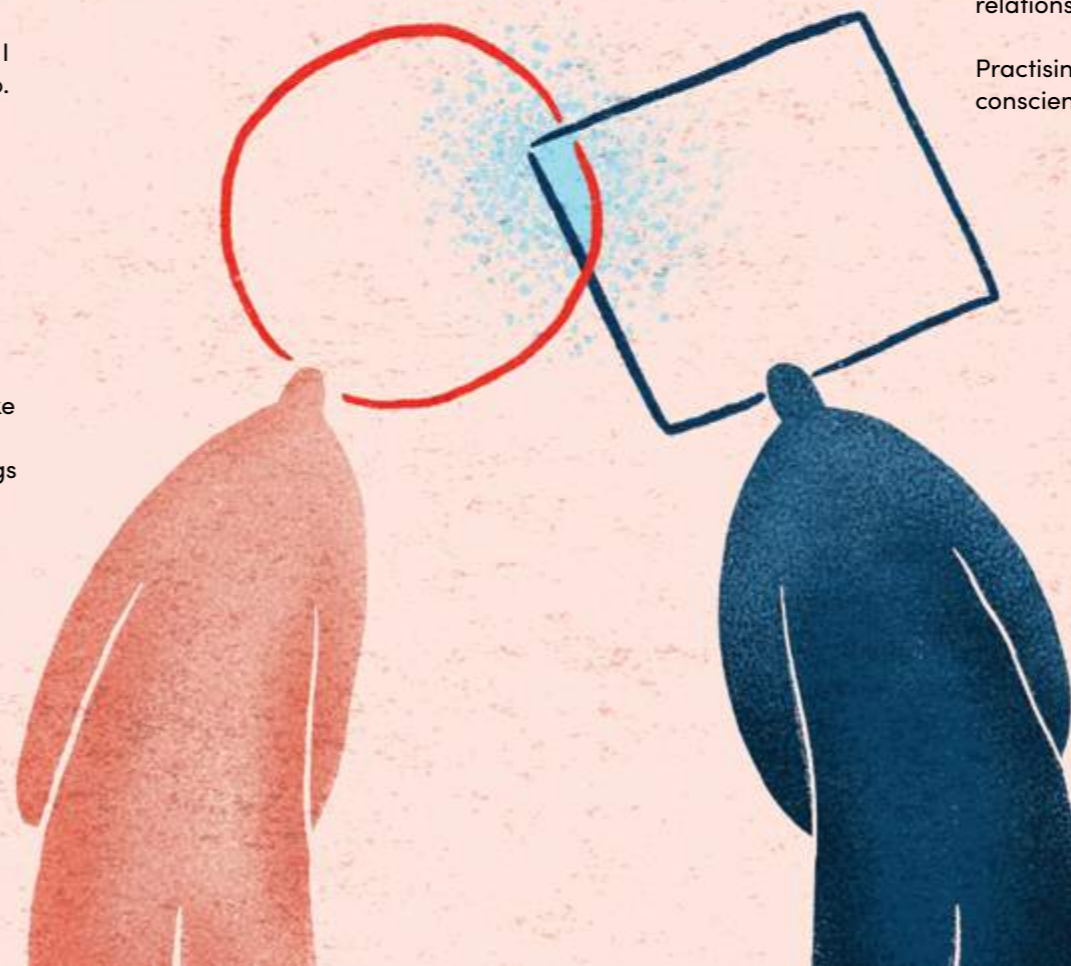
**Q: What kind of real-world impact would you like to make after your studies?**

**ODELIA:** I would like to empower people to grow and flourish. I've learnt that everyone has the innate ability to excel, but challenges in life may hinder this. I believe in caring for those facing challenges – just like those in my life who did the same for me when I was struggling.

**Q: How have you been empowered through your social work studies?**

**ODELIA:** A lecturer once said that even as social work professionals, we are ultimately human and bound to make mistakes. What matters then, aside from doing our best professionally, is not to strive for perfection but to be genuine towards those whom we are helping. They can feel the sincerity, and this is essential in building a strong relationship, whether in work or life.

Practising self-compassion, I continue to be a conscientious yet assured person.



**SCAN FOR MORE**  
Find out more about Mr Jaleel's growing up years. They weren't easy!

# Future

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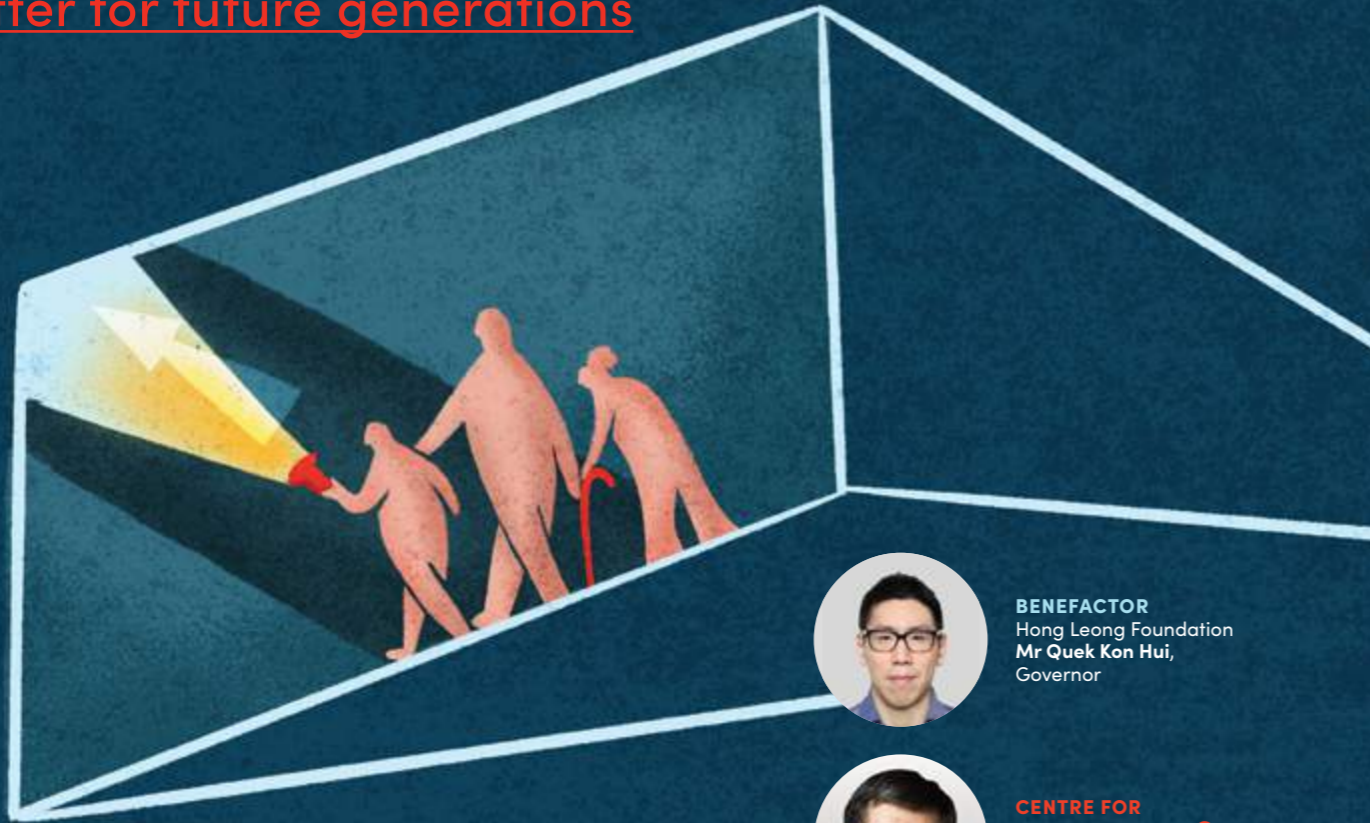
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# Sharing Past, Present and Future Stories

A conversation on why stories matter for future generations

The annual **Singapore Chinese Film Festival** promotes film appreciation alongside a deeper understanding of Chinese culture and the language. In 2020, the Hong Leong Foundation – philanthropic arm of the Hong Leong Group – supported the Festival. The Centre for Chinese Studies@SUSS is a co-organiser of the Festival with the Singapore Film Society.



**BENEFACTOR**  
Hong Leong Foundation  
**Mr Quek Kon Hui,**  
Governor



**CENTRE FOR CHINESE STUDIES@SUSS**  
**Mr Foo Tee Tuan,**  
Director



**CENTRE FOR CHINESE STUDIES@SUSS**  
**Ms Joanna Tan,**  
Senior Manager



**SCAN FOR MORE**  
In 2020, SUSS ran the first ever Singapore Chinese Film Festival Internship programme. Read Valerie Lei's experience.

**Q: Why is the sharing of stories, such as through the medium of film, significant for building up a community?**

**MR QUEK:** Stories are a way of communicating across generations. Through these stories, we are guided in our behaviour in ways that allow our community to thrive. And this behaviour eventually shapes our culture. Without these stories, we would have lost a significant source of wisdom from the past and be less confident of charting our future.

**MR FOO:** Visual storytelling through films can affect us powerfully. The combined impact of images, music, dialogue, lighting, sound and special effects elicits strong emotions and helps us to reflect on our own lives, our society and our culture.

**Q: What is the role of language in storytelling?**

**MR FOO:** We are reminded of a panel discussion in the Singapore Chinese Film Festival's 2018 edition titled "To Dub or to Sub: The Importance of Presenting Original Dialogue and Local Dialects in Film".

In this panel, we discussed how audiences in Singapore are used to the dubbed versions of film and television content. For example, Hong Kong content is primarily in the Cantonese dialect and dubbed into Mandarin for Singaporeans.

The Festival believes it is important to present the original language for three reasons. First, watching the film in its original language is the most authentic way of experiencing it. Second, while people from China, Taiwan, Hong Kong, Malaysia and Singapore can speak a common language that is Mandarin, they have different stories to tell through various dialects, which possess different histories. Finally, Chinese films should not be defined by just standard Mandarin. It is important to present the diversity of spoken Chinese languages, including the dialects, to explore the numerous cultures that Chinese filmmakers want to bring to light.

**Q: The arts and culture are innovating in the time of pandemic. In response, the Singapore Chinese Film Festival adopted a dual track of online and offline screenings in 2020 – something that technology has made possible. Ms Tan, could you share more about this process?**

**MS TAN:** For the 2020 edition, we had 40% of our screenings online and 60% in the cinema. The majority

of post-screening Q&A sessions with filmmakers was broadcast live on Facebook and YouTube.

The new format was the result of COVID-19, which has changed the film industry. Despite the challenges, there have been many opportunities for innovation and collaboration. The thinking and camaraderie displayed by the team – from the SUSS community and our partner, the Singapore Film Society, to festival volunteers, film industry partners and sponsors – were really remarkable.



The audience at the opening night of the Festival's 2019 edition.

**Q: Mr Quek, looking ahead, how do you think communities can be strengthened, especially in an increasingly technological and fragmented world?**

**MR QUEK:** As much as technology is a tool that has democratised community-building, it has also created much division in society. I don't think that we will find our best answers in technology. I'm fearful if we continue to rely on it to shape our communities.

In a rapidly-changing world, it's important not to lose sight of what we are trying to achieve together, which is a deep sense of our common humanity. The best way to safeguard this humanity, I believe, is to be more mindful of our relationships with one another and certainly, with our technology.

It is a good time for us – and our stories – to return to core values. Even doing or saying less with more thoughtfulness and more considered intentions is already a good outcome to have.



# Openness in the Post-Pandemic Landscape

A conversation on how the social sciences can address today's pressing issues



**BENEFACTOR**  
SAGE Publications Asia-Pacific  
**Ms Rosalia da Garcia,**  
Managing Director

Dear Jeremy,

The world you are entering as you begin your career will be reshaped by the pandemic, but your knowledge and skills from studying sociology will remain more relevant than ever.

We believe that COVID-19 is not a problem that the medical sciences alone can solve. Skills from the social sciences are really needed to understand who are not getting access to vaccines, why some people are hesitant about them, and how we can communicate assurance.

Working across disciplines, the social sciences can also tackle the larger problems: the disproportionate impact of the disease on communities of colour and the poor; the impact of lockdowns on mental health; and distinguishing between accurate and misleading information.

“We need to open our minds even more, listen to diverse voices and collaborate widely.”

Rosalia da Garcia

In the post-pandemic landscape, we will need to open our minds even more, listen to diverse voices and collaborate widely. As Ziyad Marar, SAGE's President of Global Publishing, notes:

*The challenges we face in modern society, from responding to climate change through to anti-microbial resistance via so many issues to do with economic, social, political, and cultural wellbeing, do not come in disciplinary packages. They are complex and require an integrated response drawing on different levels of enquiry.*

The **SAGE Awards** are presented to the top three graduating students from the Bachelor of Arts (Sociology) programme. The awards are made possible by SAGE Publications Asia-Pacific Pte Ltd, which publishes impactful research and enables robust research methodology. SAGE is driven by the belief that the social and behavioural sciences have the power to improve society.



**SAGE GOLD AWARD RECIPIENT**  
**Jeremy Quek,**  
Graduate,  
Bachelor of Arts in Sociology

Dear Ms da Garcia,

I am encouraged by your letter about how social sciences graduates have an even more crucial role to play in the post-pandemic world.

An equitable society, in particular, is an interest for many young sociology graduates like me. It is where I hope to contribute. While there is no perfect solution to such a complex issue, I believe that informed, individual action can play a part.

I agree that a sense of openness is important in the social sciences. It is what I enjoyed in my

sociology course. I experienced a safe setting, where we could openly explore and bridge the knowledge gap between each other and engage in constructive, non-judgmental conversations on society.

So, I would say that one of the most important skills I gained from studying sociology is the ability to understand issues from multiple perspectives and think critically about them. I hope it delights you to know that this has helped me to approach problems with a much more open mind!



**SCAN FOR MORE**  
Research and learning trends continue to evolve. Ms da Garcia shares three ways that SAGE is meeting the needs of social scientists and learners the world over.



# Doing Well and Doing Good

## A conversation on combining business and social impact



**BENEFACTOR**  
Mrs Wong-Mah Jia Lan,  
Philanthropist



**MRS WONG-MAH JIA LAN  
BURSARY RECIPIENT**  
Amira Alwee,  
Student, Bachelor of Science in  
Business, Year 3

The Mrs Wong-Mah Jia Lan Bursary supports financially-disadvantaged part-time undergraduate students. Mrs Wong-Mah Jia Lan, or Mama Wong to beneficiaries and friends, is an active philanthropist who has contributed for decades to a wide scope of charitable projects in Singapore and Asia.

### Two Businesswomen, Two Different Generations

**MRS WONG-MAH:** As a young girl in the 1950s, I was not allowed to study. I helped out in the family business instead. After I got married, my late husband and I ran various businesses together in tin mining, shipping supplies and the hotel industry. We travelled between Singapore and Malaysia and hardly slept. We worked really hard! Now, I keep my mind active by studying my investments.

**AMIRA:** Things have changed so much since Mrs Wong-Mah's time! Today, women are more empowered. I am one of them. Since my teen years, I've dreamt of running my own business. During my course of study, I finally took the leap of faith to start my own online food business. It feels so real when I'm fully invested in it, applying what I've learnt from business school and expanding my creativity!

### Bringing Business and Doing Good Together

**AMIRA:** I'm an environmental enthusiast and believe in educating my current pool of customers about recycling, reusing and reducing. I also use social media as a way of promoting good environmental habits.

**MRS WONG-MAH:** The future of sustainable business practice is already here. Taiwan has good recycling projects, where small businesses turn waste into useful items. Shanghai has put its recycling policies into action. There is much that we can learn from the region as we embark on doing good for the environment.

In the area of combining profit and philanthropy, it is always possible but can get more difficult in a small place like Singapore and as our economy faces uncertainty and challenges.

At the same time, it's easy to be recognised as a philanthropist these days through media coverage or awards. Yet true philanthropy has to do with the heart: it is behind the scenes and does not require anything in return, not even recognition.

### Second Chances for Others

**AMIRA:** One other area that I wish to help in is by giving ex-convicts a second chance in life when they're out of prison. They, too, can have equal opportunities. I would like to hire them as part of my team if my business grows well to do so.

**MRS WONG-MAH:** It's a reality that many don't come from families with a good background. Some don't grow up with important core values or struggle with the day-to-day. We can give them a chance to do better. It's best if they are grateful and do the same by contributing back to society too.



# The Promise of FinTech

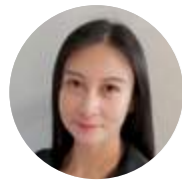
## A conversation on the future of financial inclusion



**ADVOCATE**  
InfoCorp Technologies Pte Ltd  
**Mr Roy Lai,**  
Founder and CEO



**SUSS INCLUSIVE FINTECH FUND**  
SUSS School of Business  
**Dr Lo Swee-Won,**  
Senior Lecturer



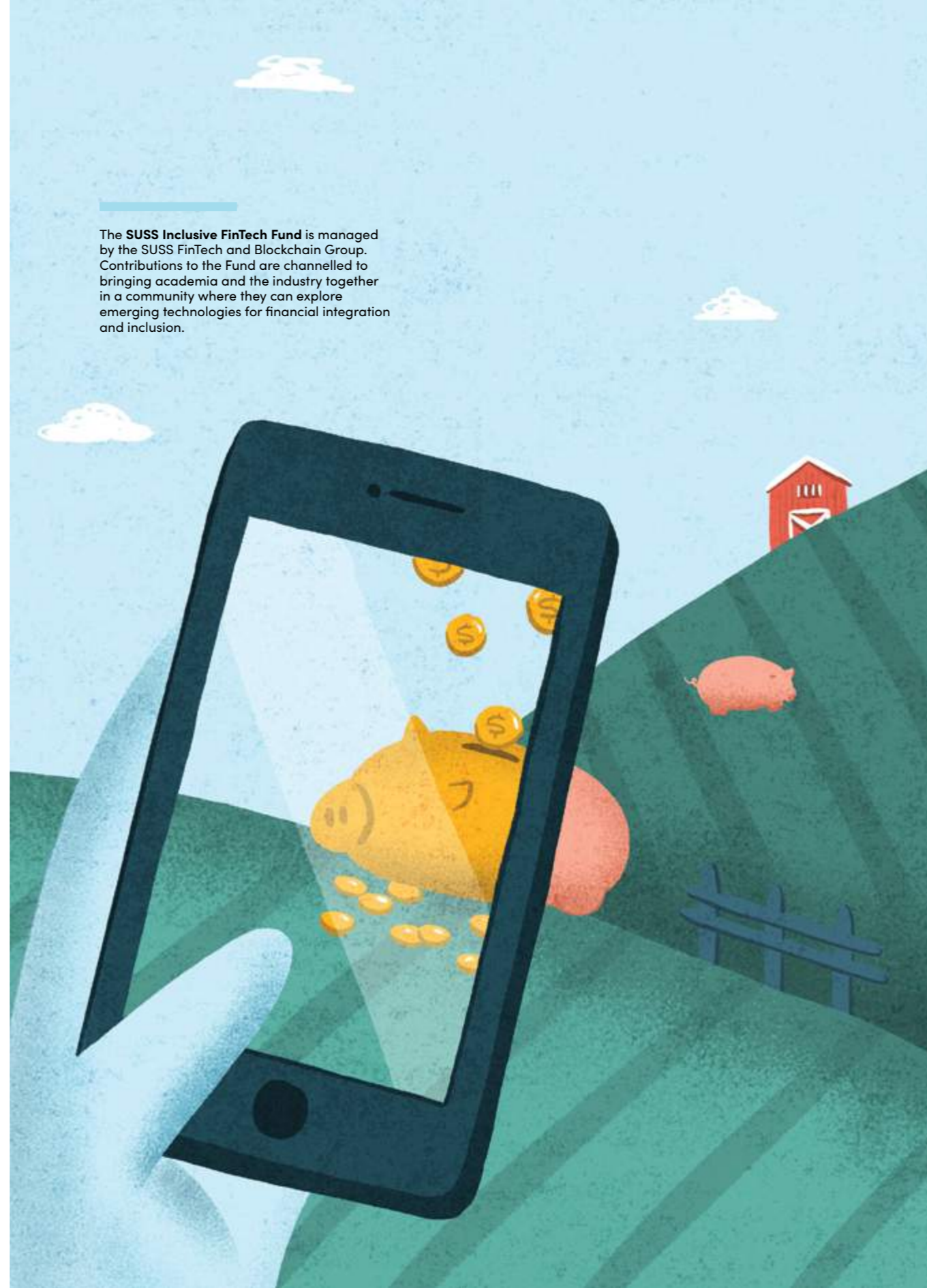
**SUSS INCLUSIVE FINTECH FUND**  
SUSS School of Business  
**Ms Sherry Li,**  
Senior Executive

**Q:** FinTech holds a lot of potential in increasing financial inclusion. Tell us more about this phenomenon, its pros and cons.

**DR LO:** About two billion people in the world live outside of financial systems. FinTech can reach out to the unbanked or under-banked, who really need access to services like payment, remittance and microcredit. FinTech can make such financial services simpler and more affordable for these communities.

**MS LI:** By lowering costs – in areas such as running enterprises, automating processes and building trust –

The **SUSS Inclusive FinTech Fund** is managed by the SUSS FinTech and Blockchain Group. Contributions to the Fund are channelled to bringing academia and the industry together in a community where they can explore emerging technologies for financial integration and inclusion.



FinTech also allows for more to enter business, where new business models may emerge.

Meanwhile, during the pandemic, we have seen how FinTech enables financial services to continue with contactless connections.

**MR LAI:** There are risks, too. As we increase access to digital financial services, we will also need to increase the digital and financial literacy of people. Now that we can easily move and manage money simply with our smartphones, we must stay careful and wise about our financial decisions. Financial access and financial health go hand in hand.

As with other technologies, FinTech is not excluded from the challenges of data privacy and cybersecurity. There will be a need for regulation to ensure that there is no unequal access to digital infrastructure or a misuse of tech by a minority.

**Q:** FinTech is a hot field today. What are some of the crucial skills required for this industry?

**MR LAI:** I would say risk management skills are important, which are a mix of hard and soft skills. These include a balance of tech and financial knowledge, logic, strategic thinking and an understanding of policies, economies and market sentiments.

**DR LO:** If one has a good understanding of tech, one can deep dive into its possibilities. At the same time, tech has produced a deluge of fake news and deep fakes. Today, a valuable skill is to be able to verify and present accurate facts in such an environment.

**Q:** The future of FinTech is probably limitless. What are you most keen to see?

**DR LO:** One word: decentralisation. It can further increase financial inclusion. This could mean decentralised communications such as a mesh network; decentralised tech and governance for more democratised financial services; or decentralised exchanges like cryptocurrency exchange, where corrupted third parties are cut out and there is enhanced security.

**MR LAI:** Mathematical modelling that can envision more sustainable and stable economies and a better distribution of wealth. Also, more personalised services with the strengthening of data privacy and protection.



# The Age of Analytics

## A conversation on the potential of big data

The **SAS Programming and Its Application Book Prize** is awarded to the top graduating student from the Bachelor of Science in Business Analytics to encourage him or her to make a difference through analytics and technology. A leader in analytics, SAS Institute Pte Ltd empowers organisations around the world to transform data into intelligence through innovative software and services.



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**BENEFACTOR**  
SAS Institute Pte Ltd  
**Mr Louis Teoh,**  
Director, Customer Advisory



**SAS PROGRAMMING AND ITS APPLICATION BOOK PRIZE RECIPIENT**  
**Low Chee Siang,**  
Graduate, Bachelor of Science in Business Analytics

**Q: Is the transformational potential of big data true? Can it really make our world better or safer?**

**CHEE SIANG:** Studies have shown that the potential of big data continues to grow. We're now seeing how businesses and governments use data analysis to discern patterns and make better decisions. As many tech figures believe, data is the fuel of the future. Being in this field, I definitely witness how that is true.

**MR TEOH:** Yes, the potential can't be understated. What's also really powerful is that big data is relevant to almost all industries – from public safety, social services and education to infrastructure and more. For us, we've been

really excited to use data analytics to address diverse issues across food security, healthcare, the life sciences and transport.

**Q: That's what we're curious about too: How are each of you currently working with data to address real-world issues?**

**MR TEOH:** In recent times, due to the pandemic, we've been using advanced analytics to improve healthcare. We're collaborating with a foundation that helps patients with chronic obstructive pulmonary disease, a condition causing severe chest and breathing problems. We apply machine learning and AI to natural language data collected from surveys done in the community, so that we can identify the best treatments. The foundation also leverages our text sentiment analysis and visual analytical tools to explore unstructured data, identify trends and create reports that better understand patients' needs.

In another project, we're partnering with a biopharmaceutical firm. We use tech to deliver personalised healthcare solutions to patients, with an aim to optimise health outcomes. We do this by integrating pharmaceutical products with diagnostics, data, devices, education and support services in a fully regulatory-compliant cloud environment. This way, the

firm's international teams can access the data anywhere and at any time and decentralise clinical trials, making healthcare more accessible and affordable for all.

**CHEE SIANG:** It's inspiring to hear how SAS is using healthcare analytics to make a direct impact on patient care. For me, I'm employed in an electronics manufacturing firm. In this industry, efficiency is a key concern. My role is to use data analysis to improve operational efficiencies.

I manage customer orders, which exposes me to sales data. I analyse the data to understand who our customers are, what their needs are and how they behave. I enjoy drawing insights from the data to communicate trends to various departments and predict outcomes. This helps the company to make well-informed operational decisions involving manpower and inventory adjustments.

**Q: Thanks for sharing about the work you do. In the age of analytics, the possibilities of data are indeed vast.**

**CHEE SIANG:** I'm thrilled to be in this field! Big data will evolve and change how we live and work. The SUSS Business Analytics course opened my eyes to a totally different world too. The knowledge that I've acquired has

improved my analytical skills, and it's rewarding to use data to make useful recommendations to stakeholders.

**MR TEOH:** We do hope that students like you grow in your passion to pursue data analytics and find solutions to business and social issues. We would like to add that apart from possessing skills in digital literacy, computational thinking and flexible thinking, it is also important to grow in emotional and social intelligence in this digital age. The abilities to collaborate and empathise are uniquely human and cannot be replaced by digital technologies.

It is also incredibly vital for both public and corporate organisations to have a coherent decision sciences strategy that leads to operational outcomes. Doing so helps fortify and, more importantly, institutionalise their market differentiation and unique value to society. With a clear strategy, big data can now become the fuel to propel organisations towards their operational goals.



**SCAN FOR MORE**  
See how SAS Institute is using AI and analytics to assess biodiversity and improve food security.



# How You Can Help

## A Gift That Keeps on Giving

With your support, students can have the opportunity to develop their fullest potential and make their impact on society. Contact us to find out more about empowering the lives of future generations.

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### Annual Gifts

Choose to give monthly or annually, regardless of the amount, via GIRO or credit card to advance education at SUSS.

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### Commencement Class Gifts

A great way for graduating students to mark the beginning of your lifelong relationship with SUSS. Besides alleviating the financial burden of your juniors, you enable students to benefit from a holistic educational experience – just as you did.

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### Celebratory Gifts

Consider naming SUSS as the beneficiary of your major celebration, be it a birthday, wedding or anniversary. In doing so, you help deserving students make an impact in the social sector and effect change in the community.

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### Major Gifts

Demonstrate your deep personal commitment and connection with SUSS by contributing to our mission of providing lifelong education and equipping learners to serve society.

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### Honorary Gifts

Pay tribute to someone who has touched your life with this meaningful gift, while celebrating their achievements and creating a special legacy in their name.

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### In Memorium Gifts

Honour someone whose contributions have impacted your life by creating an award or grant in their name to ensure that their legacy lives on.

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### Legacy Gifts

Pledge your properties, savings, CPF, securities or life insurance policies to SUSS by designating the university as a beneficiary in your will.

SUSS GIVING







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