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THE EDGE MALAYSIA
NOV 17
2014



Passion project

Datuk Kalimullah Hassan and Lim Kian Onn on ECM Libra Foundation's continuing efforts and focus on education for the underprivileged

A strong FOUNDATION

The founders of boutique financial services group ECM Libra have always believed that education is the best way out of poverty. So, they set up a foundation to drive the pursuit of education among the underprivileged in Malaysia. Ten years on, they have expanded their reach in the region and are about to launch the Spark Leadership Programme, which will take their support of learning to a new level. **Anandhi Gopinath** speaks to two founders of the ECM Libra Foundation, Datuk Seri Kalimullah Hassan and Lim Kian Onn, on how they went from banking to benevolence and the unique journey of the 100% self-funded passion project.

Judging by the collection of artworks, interesting artefacts and elegant rugs that grace the corridor, the ECM Libra office in Damansara Heights must be a nice place to work. The sunlight streams in through ceiling-to-floor glass windows while the finishings are soft and comfortable. Pietro, an Italian restaurant located at the ground floor of the building, is pretty decent and has a mean Asian-inspired lunch menu too.

But that is not its only pull factor — the founders of ECM Libra run a charitable organisation that supports the underprivileged on a platform of education, and it has been doing so for 10 years now.

On the day of our scheduled chat, I am welcomed by the remaining two of the three founders of the company, Lim Kian Onn and Datuk Kalimullah Hassan. The latter accumulated much of the art that hangs in their office, including a piece by the late Ibrahim Hussein. As *The Edge* deputy chief photographer Haris Hassan banter with the two gentlemen to get them camera-ready, I take a quick tour. Kalimullah has quite an eye and has amassed a priceless collection.

That good eye comes with a good heart, I am pleased to report. As the two gentlemen describe the start of the foundation and what it has achieved in 10

years, I am struck by how passionate they are. They genuinely believe in the cause and have not only given much of their money to it but also their time.

At the foundation's recently held 10th anniversary celebration, a colourful cornucopia of guests filled Pietro. Dancer Datuk Ramli Ibrahim, who is conducting a cultural exchange programme, was seated next to Datuk Sri Dhammaratana, who was representing the Buddhist Maha Vihara and the Ti-Ratana Welfare Society.

Opposition MP Tony Pua and prominent lawyer Tommy Thomas were also present, alongside a number of corporate captains who were happily networking with friends and contacts, old and new. A small team from the Tuanku Abdul Rahman University held court in a corner with a few shy graduates of the foundation's loan and scholarship programmes. The bar was kept very busy while the buffet line saw more than one repeat diner. The overall atmosphere was lively and celebratory with Kalimullah and Lim the perfect hosts — these guys are no strangers to Corporate Malaysia and certainly know how to throw a party.

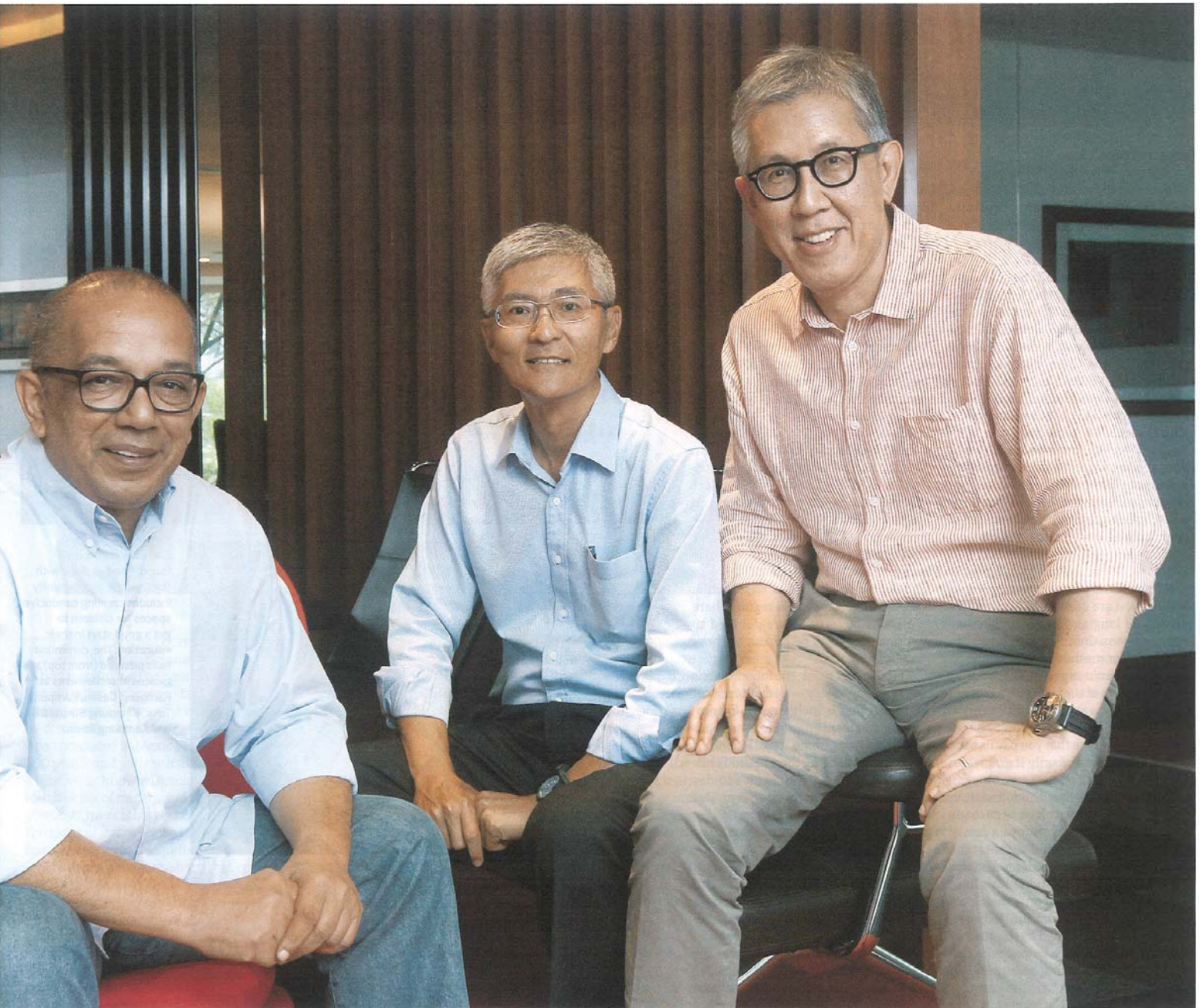
"When we sent out the invites for the event, people thought it was a fundraising," Lim says, rubbing his chin. "But it was not. We have funds; we just need you to come and celebrate with us. We are

unusual in that respect. We don't want your money."

Lim and Kalimullah have been notoriously quiet about the foundation and the work it does in the community, which is also quite unusual — most companies with active corporate social responsibility programmes tend to brag about them, and rightly so.

So, why wait 10 years to come out? "For one thing, a lot of people have mistaken us for a corporate charity. The truth is, all the money is from us, individually, as opposed to coming from the company. It's time people knew that," remarks Lim. "Also, we want to encourage, in a small way, more people to do this. There's not enough of it going on in this part of the world. I haven't come around to saying I'm leaving everything to charity, like Bill Gates has — our children are still foremost on our minds. But I think more people can afford to give away some of their personal wealth."

Lim, who cuts a sombre figure in black-rimmed eyeglasses, speaks in deliberate tones and comes across as the more serious of the two. Kalimullah is chattier and talks more about the emotional impact the foundation has had on them. Datuk David Chua, who was part of the tripartite force that formed ECM Libra, has since given up his partnership — and his role in the foundation — and settled down in Hong



Kalimullah (left) and Lim Kian Onn (right) with Lim Beng Choon who runs the foundation on a voluntary basis

Kong. He now runs a charitable organisation of his own, named after himself and his wife.

While Kalimullah busies himself with getting us all some coffee, I coax the story of the foundation's unexpected start out of Lim.

"When we started ECM Libra in 2002, we wanted to build an investment advisory and banking business," Lim begins. "At the time, we had absolutely no idea that we were going to become as big as we did, so we happily trudged along, earning a decent enough salary. One day, we were sitting and talking and we decided that if we made it big, we would give a certain percentage of our profits to charity, start a foundation and do something useful with our lives. In 2004, we listed the company through a reverse takeover and we had a very good run in those two years. Between us, we made over RM100 million. The percentage that we had agreed to put into the foundation — ah, that figure came up to RM63 million. That was way more than what we thought we were going to give!"

To their credit, the three men honoured their promise. What is also impressive is the effort they took to ensure they didn't back out of the deal. "I believe in karma — whatever you do will come back to haunt you. So, there was this fear that good things won't last if you don't keep your word," Lim grins.

"When we listed, we realised that there was a small devil that could get in the way and make us greedy," Kalimullah adds with a wide smile. "You see, there was a nine-month gap between the money coming in and the foundation being set up. So, we put the RM63 million in a trust deed so there was no temptation at all. We also signed a deed to say none of us or our family members could claim a sen from it."

Certainly, RM63 million is an incredibly large amount to start a foundation with and both Kalimullah and Lim make it a point to state that it is all their own money and not a sen of it is from the company's coffers. "The day we agreed to put in the RM63 million, David called me and said, 'Eh bro, how much money have you got with you, ah?' and I told him about a couple of million. He said, 'Okay, I have about RM5 million with me. You just gave away RM19 million, I also gave 19 million, Kian Onn gave away RM25 million. How do you feel?' I sat up and thought about it. I was driving home and I pulled over just before the Damansara toll booth. 'Oh my God. David, I feel very good,' I said. And David felt good too," recalls Kalimullah.

The foundation is anchored on education as a means to break the poverty cycle — a harsh reality that all three founders have some experience with.

Lim, for example, grew up in a wooden house with no electricity in Seremban. In the aftermath of the riots on May 13, 1969, Kalimullah and his family were forced to live in a squatter area in a cemetery in Penang after his father's business went bust. Chua, I am told, has an equally humble background.

Sipping his coffee, his brows furrowed, Kalimullah remembers a particular incident. "I was in Form Two," he says, looking away. "We had to pay school fees of RM7.50 and my teacher told the whole class that he couldn't close his accounts because I was the only one who hadn't paid. He told me to get out of the class and not come back until I could pay. So I went home, borrowed money from my neighbour's mum so I could get back into class and continue schooling. That sort of thing impacts you psychologically, you know."

Providing education opportunities for the needy was therefore a personal mission for the three men and is what the foundation is built on. Recognising that access to education is most difficult for the poor, the foundation focuses on helping the marginalised segments of the communities, in particular the Orang Asli in Peninsular Malaysia, the natives of Sabah and Sarawak and the hard-core poor in small towns and urban communities.

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Kalimullah, Lim and Chua were bankers and financiers, not educators, so they assembled a board of trustees that could manage the running of the foundation. The late Datuk Roger Tan was once on the board and until very recently, Tan Sri Azman Hashim was the chairman. Today, Lim Beng Choon, a retired managing partner of Accenture and former colleague of Lim's, runs the foundation on a voluntary basis. "Beng Choon is the backbone of this foundation," Kalimullah says fondly. "We are involved and all lah but he is the one who does all the hard work. And he does it so selflessly."

The foundation provides both loans and scholarships to needy students based on characteristics that are not often cited: drive and desire. Merit plays a much lesser role. "A lot of these kids... their background doesn't always lend itself to doing exceptionally well," Lim observes. "What we are looking for is motivation and a hunger to succeed. As long as you are eager and excited and driven, as long as you get a place, we will help you. Come on lah, if you are helping your mother to sell noodles at night, you can't expect 8As. Basically, we are lenders of the last resort. Explore all your options and if you still cannot, we are there for you. We don't charge interest and we ask that you pay us back only after a year and only if and when you can afford it."

In the 10 years that the foundation has been running, there have been many stories of young people who owe a debt of thanks to Kalimullah and Lim — at the receiving end of unprecedented opportunities, some of these individuals have managed to change not only their lives but also that of their families. Kalimullah is especially touched by the story of a young man he once helped who has since become an orthopaedic surgeon in Taiping Hospital.

Former national cricketer K Sakthiaseelan Kumaraveloo was studying medicine on a scholarship when it was suddenly withdrawn. His appeal for funds was published in the sports pages of *New Straits Times* and Kalimullah, who was the then editor-in-chief of the newspaper, got in touch with him and provided him with the necessary assistance. He had no idea how significant this gift was until Sakthiaseelan's family came to visit.

"His father was a rubber tapper, brother and sister were both clerks," Kalimullah recalls. "This kid was the first person in the family to go to university. The brother and sister basically took an overnight bus to see me and thank me. This kid is now an orthopaedic surgeon and the reason he will not go into private practice is that he learnt from us that you must give back to society — so he wants to treat people who can't afford it."

There are scores of other stories and contributions, all related to education and learning. Over the course of our conversation — and lunch — Kalimullah and Lim talk about a girls' hostel in

Tamparuli, Sabah, that they renovated so it could better support the needs of its school-going residents, a proper hall with electricity they built in Perak to facilitate after-school tuition for Orang Asli schoolchildren and the Karpal Singh Learning Centre and Badminton Academy in Penang. Of course, there are the contributions they have made to their respective secondary schools — Kalimullah attended Methodist Boys' School in Penang, Lim went to St Paul's Institution in Seremban and Chua's alma mater is Chung Hwa High School, also in Seremban.

A few years ago, the foundation expanded its reach to countries within Asean. One particularly interesting project is in Myanmar — it supports HIV-infected women whose children are given a university education. "We went regional a few years ago after we realised that Malaysians were quite lucky. It was starting to get hard to find people to give loans to, which is a good thing! But in this region, there is a lot of poverty, so we decided to divert some of the resources to these people," Lim says.

At its 10-year mark, the foundation is ready for its next step — a programme for education that is inclusive, all-encompassing and inspiring. Called the Spark Leadership Programme, it will kick off on Dec 14 and will bring together 100 children from all over Malaysia for a 10-day camp. Supporting them on this project is Bandar Enstek-based Epsom College in Malaysia, a branch of the exclusive, UK-based prep school.

"One very important aspect we want to get into is career counselling," Lim says. "We all went through our teenage years not knowing what we wanted to do in life. If you come from a poor background, it's even more confusing. So, the idea is to get corporate personalities to talk to these children and get into what they did to get where they are. Whether you come from a privileged background or not, the stories are meant to inspire kids and give them direction. If we can inspire one child and give him a sense of direction and hope for the future, I reckon on the programme will be a success."

Because of careful governance — Lim says the foundation is run just like the business is — the initial endowment of RM63 million is essentially intact despite all the money they have spent. Moving forward, the aim is to spend more money and increase their reach to the many people in Malaysia and in the region who are starved of opportunities to learn.

"We need to spend more money and do more things," Kalimullah muses. "We may be past our retirement age but I think we have a good 10 to 15 years left of working life. Our goal is to inspire others to do this — let's face it, none of us is getting any younger — and also to do more. Education is the only way for people to escape poverty and let me tell you this, our work with the foundation just makes us feel really good lah."



The work that the foundation has done with the Orang Asli community includes creating conducive spaces for children to get a good start in their education. The community halls pictured (from top) are located in settlements in Kampung Gesau, Kampung Tekir, Kampung Sungai Bill and Kampung Rasau.