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# Adapting to a different lifestyle

## Ex-SGS student has made London her home for over a decade now



**A Malaysian Abroad**

By LIM AI LEEN  
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Ai Leen used to be a writer in Malaysia, but now resides in London.

**S**HUEN Chan, 40, has lived and worked in London for over a decade but this brisk, fresh-faced woman looks and sounds like she could have stepped out of St George's Girls' School, her *alma mater* in Penang, yesterday.

"The best school in the world. SGS: Smart Girls' School," she declares proudly. Going by Chan's achievements, it is an apt explanation of what the acronym stands for.

In 1990, after completing her pre-university at Taylor's College, Kuala Lumpur, Chan won an equity and merit scholarship from the Australian government to pursue an economics degree at Adelaide University.

She immersed herself in banking when she returned to Kuala Lumpur in 1994, first as a forex dealer at Deutsche Bank, then working her way up to form a treasury structured products team at Macquarie Bank and in 1998, to become associate director of debt capital markets at HSBC.

The turning point came in 2000, when she was sent by HSBC to join its debt origination team in London. She admits it was a daunting experience, not least because she first stayed at her brother's flat in Brixton, then a socially- and economically-deprived area and the scene of major riots in 1981, 1985 and 1995.

"You tend to give out those 'come and mug me' vibes when you're fresh off the boat," she jokes.

She recalls: "I remember Andrew, who doesn't usually bother about me, would ask me to call him before I left the office, then make the effort to come and meet me at the tube station so we could walk home together. It wouldn't be late, maybe 8pm, but it was dark."

She also had to adapt to the different working culture. What she misses most, even today, is the lunch culture, or what she refers to as the whole "what's for lunch today, where are we planning to drive to, go and sweat under a tree by a busy road somewhere

just to eat some great food" event.

She elaborates: "In London, you buy a cold sandwich, you bring it to your desk and you eat it while you continue to work.

"I couldn't get used to the fact that not only did I not have a nice warm lunch, but that I had to continue working."

After just a few months in the city, she decided to quit banking and instead get herself an MBA at Imperial College, with a major in entrepreneurship. Timing was fortuitous; her husband Kevin, who worked for Boston Consulting Group in Kuala Lumpur, was posted to London too and they were married here in 2001.

Once she'd completed her MBA in 2002, she received a job offer to help set up asset management company European Credit Management Limited in London.

"It wasn't that I had intentions to stay here forever; it's just that the opportunity came about and I thought I'd try it out," says Chan candidly.

She relished the opportunity to combine her banking experience with her newfound entrepreneurial streak.

"I wouldn't have been able to gain that role anywhere else. I was there for the next six years, part of a team that built up a company until it was sold (to Wachovia Corporation, then one of the largest financial services companies in the US)."

Chan has shifted gears since then and is now self-employed, advising non-profit organisations on fund raising, financial structuring, strategy and business development.

One of her clients, Permian Global, specialises in carbon credits generated through tropical forest conservation.

"I'm very proud to be Malaysian in this respect because Malaysia is one of the countries in our portfolio which has actually looked after much of its forests. Bodies like Forest Research Institute Malaysia (FRIM) have done a very good job," she says.

The arrival of daughter Charlotte 14 months ago has made Chan more aware of what she misses about Malaysia, apart from assam laksa.

"Having my daughter has changed my whole perception of not having help and support from extended family and friends.

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"It's not just a question of affordability. When you have a young child, it's so important to have people not just to help look after her, but also people who actually care. It makes a big difference," she explains.

She also longs for the easy-going Asian approach to relationships.

"Here, even if you're good friends, you make appointments, you call first, you plan ahead. In Malaysia, it's very *chin-chai*, you pop by anytime, you don't have to dress up, it's more informal," she says.

Nevertheless, the head still rules the heart for this SGS girl, who says she would consider moving back to Malaysia to work provided the job is right.

"Charlotte is still young so we're still open to be dictated by job opportunities, the right experience. I would like Charlotte to have her education in England but I would definitely want to make sure that she spends time in Asia to know where her roots are," concludes Chan.



**Proud to be Malaysian:** Chan would like her daughter Charlotte to spend time in Asia.