



TWO MEN and a CHARITY

Two bankers gave up well-paid jobs to start a charity for underprivileged children along the Thai-Myanmar border. Lawrence Ong finds out more.

Many of us spend our 20s, 30s or 40s trying to climb the corporate ladder and earn as much as we can in order to retire comfortably. The thought of giving up a great career, thinking beyond the savings account and getting out of one's comfort zone is hard for some to grasp.

But that's not the case for two former Swiss bankers who used to work for Switzerland-based UBS. After being with the financial institution for nearly 10 years, Daniel Siegfried left UBS Singapore, where he was director for regional investment funds distribution, in 2003 to create a charity organisation called Child's Dream (www.ChildrensDream.org)

Around that time, Marc Jenni resigned as UBS Singapore's senior private banker. Jenni used his planned six-month break to help Siegfried, **eventually extending it until now.**

Based in the northern Thai city of Chiang Mai, Jenni and Siegfried now dedicate their time to helping underprivileged children mainly along the Thai-Myanmar border. Their humanitarian projects include providing relief to street children, AIDS orphans and children who are exposed to extreme poverty.

Growing up in Switzerland, both Jenni and Siegfried were used to living in comfort. Ending their luxurious expatriate life in Singapore wasn't easy, either.

But they couldn't be more contented now, as "since my early childhood, I have developed a growing urge for justice and helping people

less fortunate than I am", says Siegfried.

Jenni adds, "I truly enjoyed my work and life in the financial industry, but I always had the feeling that something was missing to make me perfectly happy. Child's Dream has been filling this gap."

Their newfound love and passion are so fulfilling that they want to always be devoted to the organisation.

The Edge Singapore: You made a huge financial sacrifice when you quit your jobs to start Child's Dream. What did that feel like?

Siegfried: Let me put it this way. As expatriates working for a Swiss bank, we could afford a good lifestyle. People say we gave up our careers but we don't define a career as financial figures or corporate titles but in terms of happiness. We were just trading a materialistic life for a happier and more fulfilling one.

Did your family think you were out of your mind?

Siegfried: I didn't consult my family before making the decision. Their instant reaction was, 'Why give up such a great career?' But they later recognised that I was seeking happiness. And now, they are very proud of what I am doing.

Jenni: Not at all. It was certainly difficult in the beginning, but my parents believe that their kids should do what makes them happy.



Child's Dream provides relief to street children, AIDS orphans and children who are exposed to extreme poverty

My brother is also helping children. He's a paediatrician in Switzerland.

Why quit your jobs? Why didn't you just donate money to charity organisations?

Siegfried: Writing a cheque is always easy and many people can do that. However, there are not many people who are willing to play an active role or take more responsibility to serve society. Writing cheques would not be enough to satisfy my urge to help.

Why help children and why the children in Southeast Asia?

Siegfried: Children are the future. They are still very hopeful. This is the best way to break certain cycles like poverty.

Jenni: We used to live in Hong Kong and Singapore. We are very close to this region. Asia has given us a lot. It just feels natural to give something back to this part of the world.

Are you being paid for running the organisation?

Jenni: No, we are not being paid at all.

What are you living on now?

Siegfried: We had some fairly decent years with UBS and were able to save enough to sustain our current simple lifestyle for the next couple of years.

Jenni: Just to give you an idea, we are living on about \$600 a month each in Chiang Mai

and it's still a comfortable life.

What are some of the skills or experience you gained at UBS that are the most useful to your involvement in Child's Dream?

Siegfried: First, being able to listen. As a banker, my job was to listen to clients and find out what their needs were. It's the same as what we're doing now. Secondly, aiming for quality. We were trained to be highly efficient and to achieve high standards. And this is helping us now to gain the trust of our donors.



Jenni enjoyed his work, but felt something was missing. Child's Dream has filled that gap.

Jenni: After having spent 20 years with UBS, I was very business-minded. My strong business background allows me to run the organisation efficiently. Charity groups must also be run as a business, though not for profit. Donors want to get the highest return possible for their dollars.

Some of your major donors are your former private banking clients. Is it true that most rich people aren't as generous as many people say?



Siegfried: Writing cheques would not be enough to satisfy my urge to help

Siegfried: This is a wrong perception. Many non-profit organisations criticise rich people for not donating enough. But this is not the case. We have met some very financially successful yet generous people. This is our experience.

What are some of the difficulties you face when trying to raise money from former clients?

Siegfried: We want to show donors how we use their monies and how their contributions have helped the local communities. But we find it very difficult to persuade them to actually get involved in our projects and come visit us.

How has your life changed from the days of serving clients, fancy dining and wining?

Siegfried: I no longer have to deal with the pressure from both the employer and the clients to achieve certain financial goals. I'm happier now. My life is more fulfilled fulfilling and colourful.

Jenni: My life has changed so dramatically that sometimes, fancy restaurants with champagne sound ridiculous. I don't have sleepless nights anymore over the possibility of losing a client or his assets, or not bringing enough assets into the bank or not reaching the revenue target. These days, I often fall asleep thinking that I have just had another great day. ■

Lawrence Ong is having serious thoughts about giving up his material world to become a volunteer

PRINTING MADE EASY

The HP Photosmart 385 printer brings **Khor Yu Leng** a lot of attention as she tries it out at parties

A survey by research firm IDC estimates that not more than 7% to 15% of digital images are currently printed. Vendors like Hewlett-Packard (HP) hope one-quarter of digital photos will be printed at home in the future. To this end, they have launched more convenient and cheaper print solutions to encourage more printing by the existing group of computer-savvy users, and to draw in that important photo printing segment — the key memory-keepers and photo sharers of the photography market — women. If you have ever stood outside a photo print shop, you will know what I mean.

I enjoy handling and examining prints — details can be seen that were not evident in tiny view screens or via cursory glances at computer screens. The convenience of home printing is here — and A4 photo printers grace many a home — but it takes computer skills to operate them. Going to a print shop is also time-consuming. Weeks often pass before prints change hands after a party or dinner.

True ease of use combined with competitive per-print pricing has only arrived in recent months, in the shape of mini or compact photo printers. These stand-alone units can function without connecting them to a computer — just link your digital camera to one

or slot in a memory card, press a few buttons and 60 seconds later, you should have your 4in by 6in (4R) print.

The running cost (papers and inks) for mini printers has fallen dramatically — they now range from 30 to 50 cents per 4R print. For the first time, they are in direct price competition with retail print shops and kiosks in Singapore. While print quality, durability and print speed are improving, mini printers offer the benefits of pricing, ease of use for all and convenience.

I field-tested a mini printer over the course of one weekend. I carried an on-loan HP Photosmart 385 printer to two kids' parties and a Saturday night dinner with friends. The white-

Who is it for?

- Non-computer users keen to print digital snapshots at their convenience
- Enthusiasts looking for a second printer with simple workflow and portability
- Professionals who would like to make friends on the road (get the rechargeable battery or car adapter)



As a set of photos is printed, curious onlookers will be impressed

grey printer looks like a petite toaster and weighs a tad over 1kg. Plug in the power-cum-adaptor, press the "On" switch and the back and front panels pop open — the back to receive papers that are ejected through the front.

After taking some photos, I inserted the memory card into the printer. Tilting the 2.5in view panel up, making my print order was easy — press once for one print, twice for two and so on; then scroll to select the next image and repeat. Press the "Print" button when you are done.

A range of menu options is available, but the default settings — best quality print and automatic enhancements (via built-in software, including automatic red-eye reduction) — produced pleasing images. Casual and professional users commented favourably on them. "Edit" capabilities include crop and zoom, and brightness adjustment.

As a set of photos is printed, curious onlookers gathered around the little machine, ooh-ing and aah-ing. While the printer worked, I inserted another memory card into my camera and went back to shooting. I then swapped the tri-colour cartridge for one holding photo

grey ink, and printed in black and white. As with all inkjet prints, water can cause smudging — unlike traditional prints.

The fresh inkjet prints are a bit tacky, and should be laid out to dry for a few minutes. Higher quality paper dries faster, but even so, HP advises that they be left overnight before being inserted into an album or photo frame. Prints made with HP's Vivera inks and premium paper are rated to last 115 years when displayed in framed glass, and 200 years when in an album (but I would lower my expectations under tropical conditions). The prints have the look and feel of traditional photographs — and cost about 40 cents per print.

The ultimate in convenience and lower prices makes this the latest "gee-whizz" digital photography product. Playing images for your friends on the view screen of your digital camera is so passé — on-the-spot printing is in. The only problem is this: The moment you start, everyone will clamour for more! ■

Khor Yu Leng is a part-time photographer and writer. While dreaming of her next trip, her lens is trained on people, food and new gadgets.