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THE TAN BROTHERS

Traders of God's Money



Mr. Kelvin Tan, Group Executive Chairman of Genesis-Global

Having encountered the dynamic duo in person - the Tan brothers of the Genesis-Global Gems & Jewellery Group, purveyors of ultra-luxurious gemstones and jewellery and having luxury showrooms in Hong Kong and Singapore - it was very clear to me that, the brothers were contrastive, yet complimenting each other. The younger Tan, Dennis, is the heart of the company, filled with endless passion for rare gemstones, pumping life into the business. The elder one, Kelvin, is the sophisticated, driving brain behind the growing success of the business. Kelvin had been a high-flying legal eagle in the Singapore legal profession for an illustrious 17 years, during which he was even appointed as a magistrate in the Singapore Judiciary and had accumulated extensive experience in the Singapore financial services industry as chief legal counsel of various major renowned MNCs, whereas Dennis, armed with an Ivy League category university degree, had been a successful top level executive himself in the hospitality industry.

Since they both were kids, they have always admired their mother's jewellery collection. They always loved jewellery, precious stones and gold - all the bling bling stuff which most men are either too shy to admit their fondness of, or are simply refusing to acknowledge their admiration for, save for the very pieces they have given to their beloved one to mark a special milestone in life.

However, it was only after Kelvin's stint as legal head of several MNCs in the financial services sector that he had realised the true value of precious gemstones in the monetary investment sense, beyond aesthetic appeal. "The world is a cruel place when it

comes to choices of investments today," he explains. "It punishes the saver and rewards the debtor. And that kind of addiction to debt is unsustainable. Sooner or later, every form of money market investment or instrument has to boil down to its underlying asset class. Precious gems is a unique asset class which most people have somewhat forgotten or ignored", says Kelvin.

With that wisdom entrenched in their rationale for investment choices, it has been more than a decade that Kelvin and Dennis have turned their investment choice to precious stones - a decision which has not only yielded handsome profits for the brothers, but has changed their lives for the better. From collectors of commercial jewellery, they have risen to purveyors of rare investment-quality gemstones to offer people an option of an 'eternally' reliable way to invest and enjoy. "Gemstone is a very precious commodity," Kelvin explained. "It is mother nature's gift to mankind. You cannot manufacture a stone and call it natural. We're talking about natural stones that are not treated and not artificially created. Only Mother Nature can produce them. Nobody can recreate them." Taking into account their divinely created, natural and eternal value, Kelvin refers to gemstones as "God's money".

The Tan brothers have always believed this from the beginning, and everything just fell into place for them. It just so happens to be that not only Kelvin, but his younger brother, Dennis, also has eyes for gemstones, and their combined talent have benefited many clients in the region. Kelvin was not only an ordinary lawyer, but a lawyer who understands gemstones who also had training and extensive experience in the financial services sector which shaped him to become both financially savvy and a sharp-eyed investor in precious gems with the ability to spot a good stone from a labyrinth of gemstones available in the market. Marrying the two disciplines together - passion for gemstones and financial knowledge, Kelvin created a number of investment solutions for his clients using precious gemstones that have high intrinsic value which continue to appreciate significantly in value over time, simply due to the ever increasing acute scarcity of supply, especially for top quality pieces, such as the legendary "pigeon blood" red rubies from Mogok, Burma.

Although his major game is playing at the level of the top 1 percent of rare gemstones, Genesis-Global also caters for gemstones in the US\$ 50,000 a stone category. This level is the sensible starting entry-price for first-time investors, which Kelvin predicts would be affordable for most middle-class Indonesians who are growing in affluence. "We are looking into the possibility of opening an office in Jakarta" he said, "Jakarta has a lot of potential because a lot of people have already made a lot of wealth due to the stability of the economy. They have been used to putting their money into traditional forms of financial investments. It is time for them to pay attention to an alternative lucrative class of investment in the form of high quality precious gemstones. A lot of them do not even need a lot of education about gemstones. They have already been collecting discreetly. Indonesians simply love gemstones. They just need to take a more serious view of the investment angle. That is what we are here for. To help them invest wisely."

Well, it takes courage to enter into any form of investment. But more than courage - it takes wisdom to trade in God's money.

