



THE LONG INTERVIEW | THE CHANGE-MAKERS

Floods, thugs, wild boars – Singaporean Lim Hong Zhuang has braved them all. On a long drive to Johor, he tells **Susan Long** why he spurned finance jobs and sank his life savings into becoming a farmer and how he hopes to narrow the rural-urban gap.

# Betting the farm



SMU graduate and ACS boy Lim Hong Zhuang took the path less travelled and became a farmer instead of joining the financial industry like his business school classmates. He started two farms in Malaysia, clearing trees, ploughing the land and planting fruits and vegetables. Despite many setbacks, he is now looking to expand his farming operations and to set up a produce shop in Singapore. ST PHOTO: ASHLEIGH SIM

**A**S WE drive past a green tapestry of plantations and farms 1 1/2 hours away from Singapore in Johor, Mr Lim Hong Zhuang suddenly gestures to his right. "Look, this belonged to a Singapore guy who lost RM5 million in two years."

Across the road, he points out another vegetable farm, raking in millions a year, which has its own three-storey collection point for produce and whose owner lives in a towering villa.

Welcome to the high stakes world of cash crop farming. It is volatile, subject to the vagaries of weather, sunny at times, stormy the next, and plagued by pesticides. The risks are heightened by the short shelf life of fresh produce and highly volatile prices according to the whims of middlemen, market supply and demand.

Into this mix entered Mr Lim, who is out to prove that farming can make big bucks – and improve lives of those in the community too. He was then 23, a third-year Singapore Management University (SMU) student. At the height of the 2007 commodities inflation, he and a friend started driving to Malaysia to scout for land.

In January 2008, he leased his first plot – the size of 30 football fields – in Kuala Pilah, four hours from Singapore. He pumped in \$80,000 of savings and planted scores of Jatropha trees, which produce oil-bearing seeds, hoping to cash in on biofuels.

Fuel prices peaked in June 2008, then tumbled out of the global financial crisis. Within six months of juggling schoolwork and traveling to Malaysia on weekends, his biofuel dream crashed. Both his partners – a businessman with some agricultural know-how and his friend – bailed out. Not ready to give up, he started farming vegetables at the end of 2008, hoping to generate cash flow before his capital dried up.

He learnt how to speak Malay, clear trees, plough land, raise beds, and prepare seeds for planting. Most of the surrounding Malaysian farmers – decades older than him – gave him a year tops.

He lasted five and counting, living in a zinc-roofed hut with no piped water and no toilet. In that time, he weathered rampaging wild boars and fierce floods that destroyed his crops and parang-wielding squatters who refused to be evicted.

"I fell flat on my face many times, but I got up and moved on," he says, estimating he has

lost RMI million (\$388,000) of investors' and his own money, thanks to pestilence and inexperience.

Now 29, weather-beaten with ruddy cheeks and calloused hands, he can jumpstart a sputtering truck, repair irrigation pipes and diagnose diseased plants.

He has been left in the lurch by at least six friends and relatives. They consecutively wanted in because of the high returns on paper, but opted out when confronted with the hardships and pressure by parents and girlfriends to find a stable job.

From time to time, his workers – he now has 33 Indonesians, whom he personally recruited, by travelling to Jakarta's outlying villages – bolted too. But he says he clung on to his "bigger vision".

His old schoolmate Alicia Ng, 29, who works in a global asset management firm, says that farming is not just a business but a social mission for him. "He always felt there were many positive externalities to farming, whether it's creating employment or driving local economies of the rural villages," she relates.

Five years on, he is more convinced than ever that farming builds solid foundations for developing cities and economies. It fills stomachs and provides jobs for rural folk, helping to ease the urban sprawl into cities, which he feels is unsustainable.

After his last partner left, he sank another RMI million from his earnings and loans from family to lease another farm, one hour from Singapore. He spurned all advice to find a paying job, convinced of the difference farming can make to the surrounding communities. "If I do make it, the difference I can make is so much larger than if I make it as a bank senior vice-president," is his calculus.

Today, he defines the mission of his company, Goldfields Farming, as growing and delivering safe, healthy fresh produce direct from his farms to consumers in cities, with profits ploughed back to production regions to "secure the lives of those employed in the fields".

**Hitting the wall**  
 AFTER a long "accumulation of failures", things started looking up this year.

Mr Lim says wryly: "You keep hitting the wall till you're almost dead. Then, one more hit, and the wall finally breaks."

He adds that he has probably

finished paying his dues to learn about managing all the variables, from crops, to diseases, to pests, to workers. Along the way, he brushed up on his Mandarin to read the latest Taiwanese farming research. He studied Israeli irrigation methods. He explored vertical farming, automated irrigation and agricultural robotics. He even invested in a high-speed organic compost processing machine.

In his desperation, he broke into other farms to spy how they did it. At his lowest point, he was not above begging other farmers to teach him the tricks of the trade. One pitied him and agreed.

"I had no face left to lose. My partners had all left. My competitors were waiting for me to go home and take over my land."

Today, his two operating farms in Johor totalling 100 acres (40.5ha) produce about three tonnes of brinjals, guavas, chilies

and lady fingers a day. About a third of his produce makes its way to Singapore markets, the rest is sold in Malaysia. He conservatively estimates the farm makes at least \$3,000 in revenue a day now on a 70 per cent profit margin.

By the end of this year, he plans to open a vegetable and fruit retail store in Singapore that will "truly connect the consumer from farm to fork". He hopes to cut out the middleman and control the food source, quality and price himself.

"In an urban setting, many of us do not understand how our food comes to the table, be it meats or vegetables. We don't know who grows our food, how it is processed and the work behind it. I aim to bridge that gap with lower prices wherever I can," he says.

He will set up operations in a

500 sq ft shophouse in Teban Gardens, offering online ordering and delivery to homes direct from his farms. Taking a leaf from Apple's experiential stores, he has set himself the challenge of branding vegetables – now as generic as they come – by educating consumers on what goes into growing a bale of bak choy.

He plans to have a cooking area in his store, which will sell ready-to-go lunch boxes. He is also working on a mobile app that shows what's growing in his farms weekly, leading to an order tab.

He is trying out an integrated Japanese farming model, where he is growing a bunch of vegetables and rearing free-range chickens.

His mentor Viswa Sadasivan, 54, CEO of Strategic Moves consultancy, notes: "As they say when you want something badly, the universe will conspire to make it happen... Through sheer self-efficacy, unrelenting zeal, street-smartness and a good dose of recklessness, Zhuang will be the change that he wants."

## Lim Hong Zhuang on...

### Why he has not given up

"Farming is relatively hard, even for experienced companies with huge resources. Entry barriers are high as it is both capital- and labour-intensive. It's a hands-on job that needs a strong character and a lot of patience. If I stay the course, there's a chance for me to develop both my character and career at the same time."

### His worst day ever

"Last Chinese New Year, after paying salaries, I drove back to Singapore and arrived home at midnight. I got a ring at 2.30am from my workers that some things were at the farm accusing them of stealing livestock. I had to rush back to Seremban, exhausted, at 4am to resolve the conflict. Just the night before, my then partner had rung me to say he was pulling out of the venture. Double whammy."

### Vagaries of nature

"During the monsoon season in October, it rained for almost two weeks. The banks of the river broke, (the waters) swept away a bridge I built and flooded the farm. Being a city boy, I had never heard the roaring waters of an angry river. It was terrifying. I was up all night holding onto my dog, hoping the water wouldn't flood the container I slept in. Needless to say, the morning after was spent dealing with the loss of a whole cycle of crops, damaged infrastructure and demoralised workers."

### Organic farming

"It's a hippie hoax. Organic farming is very difficult in our equatorial climate where everything, including insects, grows so fast. I actually consider organic as taking a step back because fertilisers and chemicals were invented for good reason. Going organic means taking away those two factors of production and selling for more money."

Singaporeans are just very good workers. If we look at the Singapore skyline, compared to Hong Kong, not many of our great skyscrapers are built by private funds. Many are government-linked or enabled. But we really need to guard our economy against global competition with strong, entrepreneurial Singaporean companies that won't just pack up and leave.

"We need to find new means and ways, other than doing terribly well in school, to compete in the global economy with more grit and innovation. Our generation needs more Robert Kuoks, Ho Kwon Pings and Olivia Lums. Or there will be no more stories of that crazy guy who tried to change the world to tell our children."

In his own way, he is trying to show that the path less travelled – though no picnic – is possible and profitable. He is frank that he is betting the farm and going for broke because he hopes to "break out of the middle class".

"I don't want a life of serving a mortgage. The entrepreneur's earning curve is exponential."

For now, the learning curve remains steep and riddled with pot-holes. He now lives alone in a rented, cement-floored terrace house near his Johor farm without hot water. He has "zero lifestyle", waking at 6am and sleeping at 10pm – "old man's hours".

He returns to his family's three-room HDB flat in Jurong only once a month in his eight-year-old Subaru Impreza. He saved up to go to Brazil to watch the World Cup next year but spent the money on fertiliser instead.

It is awkward during Chinese New Year with relatives asking why he is pushing 30 and not yet making money. He is raring to make his money in his 60s and who still works 12 hours a day at her salon, proud.

"She's my greatest supporter, she believed in me even when nobody did," he gushes. He would love to marry his girlfriend of three years, Stephanie, a preschool teacher in Hong Kong, soon. For once, he wants to eat at one of those swank restaurants at Marina Bay Sands his peers frequent, he sighs.

But all that will have to wait. Meanwhile, he mounts his Eurostar tractor in muddy Crocs, surveying his land. "If I try hard enough and stay in the game long enough, I will eventually succeed. I will eventually succeed," he says with pursed lips. [tszuehong@ppl.com.sg](mailto:tszuehong@ppl.com.sg)