



Miss Petrina Loh, owner of Morsels, also does guest stints in restaurants and pop-ups abroad. She says: "I don't just cook. I manage the business and everything else including the marketing. Some days, I'm like a zombie." But she has no regrets about giving up a rewarding career in banking for the stove and cooking pot. ST PHOTO: JEREMY KWAN

ItChangedMyLife

Dancer, banker, chef: A life bursting with flavours

The money's not great, the hours are bad, but restaurateur thrives on keeping diners happy



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Flashing an impish grin, Petrina Loh declares: "I think I'm smack down the middle."

She is talking about brain dominance and reckons she is ambidextrous, someone who is equally adept at methodical, logical left-brain processing and creative, artistic right-brain thinking.

Her life certainly bears this out. A former dancer with the Singapore Dance Theatre, the 37-year-old harboured dreams of turning professional in her teens. But her mother said no, so she dutifully got herself, first a degree in finance and marketing and later, a master's degree in wealth management.

For eight years, she had a thriving career as a banker. But when she hit 30, her right brain revolted and kicked the left into submission.

The foodie said goodbye to the big bucks – she was then managing a sizeable \$700 million portfolio – and went to culinary school, learning how to chop, julienne and cook professionally.

For two years, she busted her gut, endured scoldings and cultivated patience as she worked – often for free – at famous restaurants so that she could learn from seasoned and accomplished chefs.

She now runs her own restaurant – Morsels in Dempsey – serving contemporary fusion cuisine. She and the eatery have bagged quite a few awards, including Restaurant of the Year and Chef's Choice (Western) at the World Gourmet Summit two years ago.

"This year marks my eighth as a chef. I also spent eight years in bank-

ing," she says. The financial rewards are not good, the work is harder – "I sometimes run on three hours' sleep" but she is glad she listened to her heart. "If I don't love what I do, I wouldn't have lasted so long."

An only child, the cheerful soul reckons she inherited the cooking gene from her father, a businessman who died from a brain haemorrhage when Miss Loh was 15. "He was a very good cook and a foodie who took me to hawkers centres to eat. We lived in Devonshire and I'd follow when he went to the old Cuppage market or the ones in Tiong Bahru and Ellenborough. At home, he often cooked up a storm and I was his little helper," says Miss Loh, who remembers keeping vigili over herbal soups brewed in clay pots over charcoal stoves.

Lively and energetic, the former student of Singapore Chinese Girls' School expended her energy through dance. "I started ballet when I was three and did it for 15 years before I moved on to ballroom and Latin dance. I was dancing so much my teachers would call my mother up and tell her: 'She's sleeping in class again!'" says Miss Loh, whose ballet teacher was Goh Soo Khim, doyen of the Singapore dance scene and co-founder of Singapore Dance Theatre (SDT).

Goh liked her enough to give her a bursary for several years, and also placed her in SDT productions like Coppelius and Cinderella. There was also an offer of a scholarship to take up dance professionally.

Dancing was good for her, Miss Loh says. "You learn to conquer stage fright and you get to hang out with all sorts of people, most of whom are older."

At 15, Miss Loh's comfortable existence was dealt a bolt from the blue. She was studying in her room one day when she heard screams. She rushed out to find her father collapsed on the floor, foaming at the mouth. Then only 49, he had suffered a cerebral haemorrhage and fell into a coma, dying 10 days later.

"There was no insurance and no will," she says, adding that it took more than two years before she and her mother sorted out his estate. By then, a broken Achilles tendon had put paid to any dreams she harboured of taking up the dance scholarship and turning professional.

"By the end of secondary 4, I was also drawing a lot. I wanted to study graphic or interior design at



A young Miss Loh shopping for kitchenware with her father, and in her favourite city San Francisco, where she trained to be a chef. She reckons she inherited the cooking gene from her late father, a foodie. PHOTOS: COURTESY OF PETRINA LOH

LaSalle. My mother said no," she recalls.

She spent two years at Anglo-Chinese Junior College but did not take her A levels. Instead she took the Scholastic Aptitude Test and did well enough to get into the University of San Francisco, graduating with double degrees in finance and marketing in just three years.

"It was as though I woke up and realised I needed to change," she says, using the Hokkien word for working hard. "I didn't come home during the holidays. I was focused on getting on with my studies and doing well."

In 2004, she returned to Singapore and promptly found employment with DBS Bank.

"I started at the bottom, and went from mass market to priority to private banking," says Miss Loh, who was a senior relationship manager when she left DBS after three years. She then joined Commerzbank and was offered a scholarship by the Monetary Authority of Singapore to do a master's degree in wealth management at the Singapore Management University.

Private banking was stressful but she did well. She loved some aspects of the job but disliked others. "I've always loved investing, like equities. I used to like reading charts," she says, adding that she learnt a lot including how to handle clients' estates. She also enjoyed meeting people.

"Many clients became like family. They would invite me to their homes. When it was hairy crab season, they'd order cartons for me to bring back. It was a special relationship I enjoyed very much," says Miss Loh, who became vice-president and team head of Greater China when Commerzbank was later acquired by EFG.

Ironically, it was while she was doing her master's that she realised banking was not exactly her calling. "Mind you, I finished the two-year programme and even completed a module in Switzerland and (Yale University) in New Haven. It was while I was doing the alternative investment module in Yale that I told myself: 'I can't do this for another 10 years.' That's when I started thinking about leaving the industry," she says.

The financial crisis – sparked by the collapse of Lehman Brothers in 2008 – didn't help.

She didn't believe, she said, in some products, among them bonds which were not bonds, financial products which had no underlying value and Ponzi schemes.

"It was quite shocking. Clearly, it was not what I studied in school. And banking now was very different from when I first started. If you don't believe in the product that you're selling, it won't work."

In 2011, she decided to quit. Her

mother and friends questioned the timing of her decision.

One of the terms for her master's scholarship was to work in the banking industry for two years. She had 1½ years of her bond left, and breaking it involved paying a hefty sum.

"When you have the mindset that you cannot continue, whether it's next year or today will not make a difference. I didn't want to waste my time anymore," she says.

As luck would have it, Miss Loh – who often cooked on weekends to negate the pressure of sales targets and other job stresses – managed to get into the prestigious California Culinary Academy which runs the Le Cordon Bleu programme.

But going back to school was no walk in the park.

"I was the oldest in the programme. Most people start in the kitchen at a very young age, like 18 or 19. I was already 30, so I knew I had to work doubly hard. On a typical day, I would go to school for six hours, then put in another 10 hours in a kitchen," she says.

"I knew I needed to get experience in a very short time so I just went knocking on the doors of restaurants offering my services. I basically worked for free for two years," she says.

"Working in kitchens really put things into perspective because they didn't care how old you were. You're still young in terms of kitchen experience. So I'd sometimes end up peeling tomato skins for 12 hours."

As a successful banker, she was in charge of a team and had a big expense account to wine and dine rich clients. But as a free kitchen hand, she was sometimes subjected to curses and humiliating take-downs. Once a chef lambasted her for not having a sense of urgency.

"She said: 'And if you don't understand that word, please go and look it up on the Internet.'"

There were times when she cried but she took it in her stride.

"You must change your mindset. You may be senior in banking but this is a whole new different industry and nobody knows or cares who you are. You have to start from ground zero," says Miss Loh who worked at famous eateries such as Atrier Crem, State Bird Provision and Spruce.

Still, it wasn't all grim. She had her fair share of kind mentors like Walter Abrams, previously from Thomas Keller's The French Laundry, who imparted not just cooking techniques but also shared his perspectives on life.

"I had the mindset that I was going to eventually open a cafe or restaurant so I was not just cleaning or cooking but I was drawing in my notebook how a walk-in pantry should look like or how to plan a kitchen," she says.

In 2012, she came back to Singapore and, not long after, started Morsels in Little India with former boyfriend Brian Chia, a Culinary Institute of America graduate.

Their brand of fusion cuisine attracted a lot of attention, and not a few accolades. In 2014, they were picked by the Singapore Tourism Board to represent the country, cooking in Copenhagen as part of a collaboration involving the board, Wonderful Copenhagen and the Meyer Group which boasts Michelin-starred Noma and Studio in its portfolio of restaurants.

But, in her own words, it was a rough ride. It was not easy getting suppliers and hiring workers, and it didn't help that she and Mr Chia were both strong-headed, and had many arguments.

They split in 2015. She continued in Little India for another year but moved in 2017 to a picturesque spot in Dempsey.

On her own, she gave free rein to her passions including fermentation and the use of Chinese herbs when designing her menu.

There have been offers to invest in her restaurant but she has turned them down.

She is fastidious about how her produce and meat are grown or bred, and makes sure they come from sustainable sources.

Miss Loh, who travels all over the world to acquire new skills, relates with gusto how she tracked down a grandmother in South Korea who taught her how to make kimchi.

"I have 40 kilos of soya sauce I made in Korea in 2018, which I should be checking on this year," she says with a laugh.

The work is hard, says the chef who also does guest stints in restaurants and pop-ups abroad.

"I don't just cook. I manage the business and everything else including the marketing," she says. "Some days, I'm like a zombie."

But she has no regrets. "The money is not great and the hours are the worst ever. But I really love food and feeding people. I've people coming in here after a thirty day and then saying: 'I'm so glad I came here. I feel so much better.' The feeling is something that money can't buy."

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Serving food from the heart

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