

Private Wealth Management APAC Summit 2026

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Navigating the Family Business Crossroads:

Lessons on Succession, Exit, and the Psychology of Wealth

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The Evolution of Family Wealth

Business Concept

Creating Value through People and Ideas

- **Beyond Capital:** Ensuring Bridging Continuity.
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[Watch: Management of Business, Family Wealth, Alternative Investments & Succession](#)

Session Roadmap | The Journey

01

The Heritage Dilemma

Modernising a 1937 legacy for a sustainable future.

02

The Pruning Strategy

Navigating complex shareholder restructuring.

03

The New Framework

Implementing OLIVE stewardship and the RATE of Return.

The Business Family Ecosystem

Component	Function	Objective
Family Business	Generation	Wealth Creation
Family Office	Preservation	Wealth Management
Family Unit	The Core	Ultimate Priority

Legacy Continuity: Driven by Shared Values across Business, Wealth, and Family.

The Tiger Stripes of Heritage: Structure & Context



No "one-size-fits-all" solution:

Identity is defined by structure — Nuclear, Extended, or Multi-family.

Legacy is contextual:

Like the stripes of a tiger — the patterns are similar, but no two are ever the same.

Heritage & The Steward's Dilemma



- **Dual-Legacy (Est. 1937):** A heritage enterprise spanning Western and Traditional Chinese Medicine (TCM).
- **Regional Scale:** The iconic Three Legs Brand (Cap Kaki Tiga) — a household staple across SEA.
- **The Sustainability Gap:** A legacy model reliant on single-use PET, now misaligned with UN SDGs.
- **The Reality:** The urgent need to evolve a legacy enterprise toward modern climate standards.

Drivers for Shareholder Restructuring ("Pruning")

Governance Friction: Resolving disputes regarding a licensed affiliated entity linked to a founding family.

Liquidity Demands: Facilitating exits without a pre-agreed exit constitution or framework.

Stalled Evolution: Unlocking business model pivots to ensure ESG and UN SDG compliance.



Strategic Pillars of Shareholder Rationalisation

1 **Constitutional Framework:** Strict alignment with the M&AA and SPA.

2 **Operational Continuity:** Evaluating the commitment and capability of the successors from the lead family.

3 **Wealth Psychology:** Navigating behavioural dynamics and values of exiting vs. remaining stakeholders.

4 **Fiscal Architecture:** Utilising dividend strategy to fund the immediate buyout and optimise tax positioning.

5 **Communication Governance:** Radical transparency throughout the pre- and post-pruning phases.

The OLIVE Successor Framework

Dual-Role Stewardship: Merging Ownership and Operational leadership. **Merit-Based Capability:** Transcending lineage to focus on character.

O

Open-minded

Receptive to Bridge
Innovation and change

L

Learned

Committed to deep
knowledge and
technical growth

I

Independent

Objective, free from
legacy bias

V

Vigilant

Disciplined in risk
management and
oversight

E

Empathetic

Skilled in navigating
complex family
dynamics

The Psychology of Wealth: "RATE" of Return



R

Return on Investment

The standard financial benchmark.

A

Alignment of Objectives

Syncing the enterprise, family, and stakeholders.

T

Time Quality

The value and intentionality of personal engagement.

E

Emotion Factor

The psychological resonance behind the project and its people.

The Banyan Legacy

The Metaphor:

Honour the original trunk, but grow new trunks from your own branches.

The Goal:

Don't just protect one old tree — turn it into a forest that lasts forever.

*“Don't just sit in the shade of the past.
Reach down, find the ground,
and become a new pillar for the family.”*

