

ROOTS ACROSS GENERATIONS



How Jessica Tan Is Redefining Legacy Through Nature, Time and One Living Tree

Jessica has carefully
created a legacy that
continues growing
across generations

Success is often measured by the things we can see—a flourishing business, a growing investment portfolio, a beautiful home or a lifetime of professional achievements.

For Jessica Tan, Founder of Heartana Group, success once looked much the same. After more than two decades in banking, investment management and corporate advisory, she built a distinguished career helping businesses grow and understanding how long-term investments create value. Yet despite her achievements, one question quietly stayed with her.





More than just wood

Agarwood, also known as Oud or Gaharu, is a highly prized resin-rich heartwood derived from *Aquilaria* trees, treasured for its distinctive fragrance and longstanding use in traditional wellness, medicinal and cultural practices. Its global market and derivatives are estimated at USD8.5 billion to USD14.2 billion in 2025/2026, reflecting its growing commercial value and demand.

An agarwood tree is a form of living value. Beyond its commercial potential, every tree carries environmental, cultural, educational, and emotional value



What truly creates lasting value?

"For many years, I believed value was created through knowledge, experience, and good decisions," Jessica says. "Today, I believe the greatest creator of value is something much simpler—time."

Working alongside entrepreneurs throughout her career, Jessica watched many dedicate their lives to building wealth for future generations. But she also realised that while children often inherited businesses and assets, they did not always inherit the stories, values and relationships that gave those achievements meaning.

That reflection eventually became the inspiration behind Heartana Group and Agartana.

"It was never simply about planting agarwood trees," she explains. "It was about creating a legacy that continues growing across generations."

Jessica's fascination with agarwood began not because of its rarity, but because of what it represents.

Unlike most trees, Aquilaria produces its prized aromatic resin only after responding to injury. Rather than succumbing to adversity, it transforms it into something precious.

"The wound never created the value," Jessica says. "It was the tree's response to the wound."

For her, the lesson is deeply personal.

"Every family and every business faces challenges. What defines us is not the hardship itself, but how we choose to respond."

That philosophy continues to shape everything Heartana does.

Jessica describes every Agartana tree as a Living Gift—one that continues growing long after it is planted. She imagines a grandfather planting a tree for his newborn granddaughter, knowing he may never see it reach maturity. Years later, she may stand beneath that same tree with children of her own.

"That tree becomes more than part of the landscape," Jessica says. "It becomes part of the family's story."

This is why she believes Agartana is about much more than a tree—it is about stewardship.

"When someone becomes a steward of an Agartana tree, they become part of its journey."

Jessica's background in finance also shaped what she now calls the Time Economy—the belief that some of life's greatest forms of value can only be created through patience.

"In finance, time creates value through compound growth," she says. "Nature teaches us the same lesson. Some things simply cannot be rushed."

She is also careful to distinguish Agartana from conventional investments.

"An agarwood tree is not a financial product. It is a living form of value."

Beyond its commercial potential, Jessica believes every tree carries environmental, cultural, educational and emotional value.

"Not every meaningful return appears on a financial statement."

That philosophy is reflected in the way Heartana manages every adopted tree. Each Agartana tree is individually selected by its owner before being professionally maintained by Heartana Vsafe for ten years. Owners receive regular updates, can visit the orchard, and are guided through key decisions as the tree matures.

Rather than treating agarwood as a commercial crop alone, Heartana's philosophy centres on 'From a Tree to a Forest'—creating healthy ecosystems where trees, soil and biodiversity can flourish together.

"Sometimes maximising long-term value means allowing nature more time," Jessica says.

For Jessica, stewardship lies at the heart of Heartana's mission.

"I don't believe we own nature," she says. "Our responsibility is to leave it in better condition than we received it."

This commitment extends beyond cultivation. Through collaborations with Universiti Tunku Abdul Rahman (UTAR), Heartana supports scientific research while preserving traditional agarwood knowledge. The Group also allocates part of every entrusted tree's value towards education, research and knowledge preservation for future generations.

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"It is about preserving knowledge, culture and wisdom that future generations deserve to inherit."

Behind Heartana's vision is a woman guided by the values of responsibility, resilience and independence—principles instilled by her parents and strengthened throughout her career.

"As I have grown older, responsibility has come to mean more than delivering results," Jessica reflects. "It is about asking what we are contributing and what we are leaving behind."

Outside work, she finds fulfilment in reading, spending time with family, sharing tea and being close to nature. She has also embraced a journey of self-cultivation, learning that awareness is just as important as action.

"Not every situation requires an immediate response," she says. "Sometimes we first need to understand ourselves."

Looking ahead, Jessica sees Heartana becoming much more than a company.

"I see an ecosystem connecting nature, culture, wellness, science, agriculture and education."

She hopes Heartana will continue inspiring people to reconnect with nature, while expanding research, wellness initiatives and environmental stewardship for future generations.

"I hope we can help create a future where nature is no longer viewed simply as something to consume, but something we understand, care for and grow together with."

As the afternoon light settles across the orchard, young agarwood trees sway gently in the breeze. Their roots remain hidden beneath the earth, quietly preparing everything that is still to come.

Perhaps that is also the nature of legacy. It is nurtured patiently, strengthened over time, and entrusted to generations we may never meet.

Before our conversation ends, Jessica leaves one final thought.

"I don't hope every family owns an agarwood tree," she says. "I hope every family begins asking a different question."

What are we growing today that will continue giving tomorrow?

Because the greatest inheritance is not measured by what we leave behind, but by what continues to live because we were here.

Agarwood became the link in creating an ecosystem connecting nature, culture, wellness, science, agriculture and education

