

C&H QUARTERLY NEWSLETTER



C&H Properties Pte Ltd, 490, Lorong 6 Toa Payoh, HDB Hub, #06-11, Singapore 310490
www.candh.com.sg info@candh.com.sg 6533 1918/ 9455 9595

KEO Address

Nelson Lim



KEO of C&H Realty, Nelson Lim

As you may have noticed, we are excited to announce that our newsletter has a new look! The new format incorporated your suggestions and we hope you like our new design. Do let our editor, Yun Hui know on how we can improve further.

This quarter we had our annual Symposium in August. Congratulations to our Top 100 Producers! There is a special item for the Symposium, read on to find out more. September was a hectic month with 2 events being held. For our second "The Market Says" we are pleased to have Joseph Lee, Senior Division Director of C&H Properties Pte Ltd to share his insights about the property market with us.

Last but not least, keep yourself updated with the new programmes introduced specially for you and we look forward to your continued active participation in our upcoming company events!

Serving with Care & Honesty,

Nelson Lim

Inside This Issue

<u>KEO Address</u>	1
<u>CEO Sharing</u>	1
<u>Symposium</u>	2
<u>Zumba with A Heart 2</u>	3
<u>Dialogue Session with CEO</u>	4
<u>Quarterly Dinner with CEO</u>	5
<u>The Market Says</u>	5
<u>Briefing Room</u>	6
<u>Coming Up</u>	8

CEO Sharing

CEO, Philip Chan translated by Leow Yun Hui

There are two types of person in the world, survivors and weaklings. Survivors constantly look for discomfort while weaklings look for comfort. If you wish to become stronger, you must learn the survivors' essential skill, i.e. be comfortable with discomfort.

这个世界上有两种人，一种人是强者，一种人是弱者。强者给自己找不适，弱者给自己找舒适。想要变得更强，就必须要学会强者的必备技能，那就是让不适变得舒适。



CEO, Philip Chan

Continue from Page 1

If you strain yourself physically, you will recover after getting sufficient rest. If you depleted your cash, you will be able to have extra cash when you increase your source of income and reduce your expenses.

你透支了体力，休息休息总会恢复！你透支了金钱，开源节流总会盈余！

However if you overdrawn your reputation, no matter how much effort you put in or how much money you spent, you also could not regain others' trust.

可是你透支了信誉，费再大体力，用去再多的金钱都换不回别人对你的信任！

Hence, I think that trust works the same way as credit card; bank will increase your credit limit if you spend consistently and pay back periodically. This is accumulation of trust.

所以，我认为人的信任就和信用卡是一样的，不断消费定期还款，银行给你的额度就会不断增加，这个是信任积累。

If you do not pay back on time after spending with your credit card, always pay back late or even miss your payment, bank will black list you and of course legal actions will be taken to recover the debt. At the same time, most probably your future loan applications will not be approved because of the blacklist.

信用卡消费了，不按照规定日期还款，经常延迟甚至不还款，银行就会给你留下不良记录，当然还要通过法院向你追还款，同时你在银行留下了污点之后，以后所有的贷款都有可能不会通过的。

Carry yourself in a proper manner before you could have a career. The solution to increasing others' trust upon you is to value your own reputation.

做事先做人，尊重自己的做人信誉，才能提升周围人对你的信任。

Commitment is the inevitable course to success; take advantage of the strength of public's commitment to force yourself to succeed.

承诺是走向成功的必由之路；用公众承诺的力量逼自己成功。

Symposium

C&H had its annual Symposium on the 6th of August at HDB Hub Auditorium. The Symposium commenced with a speech by Nelson Lim, KEO of C&H Realty. He also launched C&H 25. C&H will be celebrating its 25th anniversary next year, a milestone which any home-grown company will be proud of. After that our Top 100 Producers for the first half of 2015 received their award from CEO, Philip Chan.

Chris Koh's training on "100 Ideas to Increase Sales in the Current Property Market" started after an interim break.

The training had a full house attendance where C&H agents and external agents attended the training. In between the training, Chris led all participants for a short mass dance in the auditorium. The training provided useful techniques for all salespersons to outperform themselves and achieve their goals in the current tough property market.



Short mass dance led by Chris Koh.

Continue reading on Page 3

Continue from Page 2

At the end of the Symposium, all participants went home with extra knowledge for their real estate business. We would like to express our heartfelt gratitude to all who made the event a success and would also like to take this opportunity to thank our sponsors again who sponsored the Symposium.

Thank you and see you at our next Symposium!



C&H will be celebrating its 25th anniversary next year.

Zumba with A Heart 2

On 5th of September 2015, C&H organized its third charity event for 2015 at Senja-Cashew CC, Zumba with A Heart 2. This is a sequel to last year's charity event and the beneficiary is AWWA School, a school for pupils with special needs.

The theme for the event is colours and all participants came in outfit of various colours. The participants also seized the opportunity to add variety to their Zumba workout outfit by purchasing outfit which was sold at a discounted price.

"Albeit being exhausted after the workout, everyone enjoyed themselves thoroughly for being a part of the meaningful event."

Around 150 participants had a Zumba workout under the lead of 7 instructors. The beneficiaries who practiced for more than a month also performed on stage. Albeit being exhausted after the workout, everyone enjoyed themselves thoroughly for being a part of the meaningful event.



Cheque of \$21,000 presented to AWWA School.

The event was concluded with cheque presentation with a grand total of \$21,000 from Philip Chan, CEO of C&H Group to the Principal of AWWA School.

We would like to express our gratitude on AWWA School's behalf for to all donors and organizing committee who contributed to the AWWA School and we look forward to seeing you in our next event.

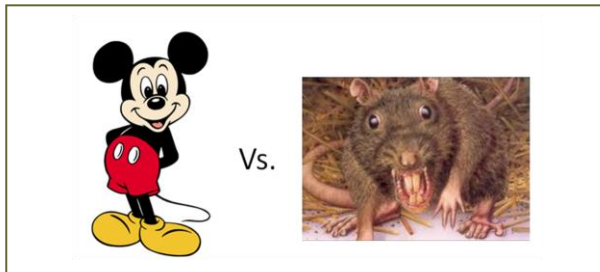


Zumba with A Heart 2

Dialogue Session with CEO

On the 7th September 2015, our CEO Philip Chan had a dialogue with Ricky Teo. Ricky was one of our Top 20 Producers for May to July and Overall Top Producer in 2005. The session aimed to help our associates to succeed in a highly competitive market by learning from top producer's work habits which enable them to close multiple transactions.

The session began by Philip welcoming all for attending the dialogue session.



How Mickey Mouse, a rat was successfully packaged to a character love by all.

After that, the music video of "Mice Love Rice", a Chinese Pop Song which became a sensational hit was played. Philip explained that the original singer of the song is not handsome but with proper packaging, the song became very popular. Philip went on to show two rat pictures, one being a fearsome rat while the other is Mickey Mouse, doted by all around the world. This example further drove the message of importance of first impression home.

Ricky Teo shared that having good working

"When your client has a different opinion, do not argue with them. Instead, side track and divert the client's attention which might turn objection into agreement."

knowledge of the area you specialized in is very important. When Ricky distributes flyers, he takes his time to observe the house condition, location, neighbor even to details such as the car plate number. His extensive and in-depth knowledge of the area impressed his clients. Philip also added that confidence is contagious and hence it is important to know your product well.

Another of Ricky's commendable working habit is that he keeps a detailed record of his clients



Ricky sharing his trade secrets.

profile and maintains a very close relationship with his clients. Ricky also provided another tip that when your client has a different opinion, do not argue with them. Instead, side track and divert the client's attention which might turn objection into agreement.

Ricky predicted that moving ahead, the market of condominium will face new challenges. There will be many buyers for the landed property market but not many quality sellers.

It was a great session where the attendees learned useful techniques to deal with clients amidst peals of laughter. We look forward to your participation in our next quarter's dialogue session with CEO!

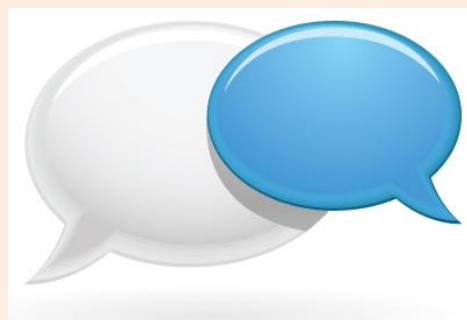
Quarterly dinner with CEO

In appreciation to the Top Producers of July, August and September 2015, Mr. Philip Chan, our CEO, invited a few of our top producers for the third quarter of 2015 for a dinner at Swatow Seafood Restaurant on 3 November 2015. The night was filled with laughter with producers sharing on the market conditions. We look forward to the next CEO dinner with the 2015 last quarter's Top Producers!



Dinner with the 3rd quarter Top Producers at Swatow Seafood Restaurant.

The Market Says



Mr. Joseph Lee was interviewed on the market outlook for Q4 2015. Joseph has 21 years of experience as property salesperson and is currently a Senior Division Director in C&H Properties. He appeared as one of the overall Top 10 Producers 17 times over 20 years.

Editor: Joseph, Do you specialize in any particular sector? If yes, how is the sector performing?

Joseph Lee: Yes I specialized in residential properties, mainly condominiums and HDB flats. Most of my cases are referrals. In my opinion, the residential market in general is slow due to the cooling measures especially TDSR, SSD and ABSD. However, that does not mean that agents like me cannot survive at times like this. For HDB market, if the location is good, for e.g. near to MRT, good amenities etc, there still will be takers. Condominiums-wise, lately enquiries are picking up and there are more viewings over weekends.

ED: Do you foresee any change in the transaction volume or price? If yes, what is the rationale?

JL: Yes, the transaction volume will be going up but prices will still remain low as the government mentioned that there will not be much change in the cooling measures for the time being.

ED: Any advice which you would like to provide to fellow C&H agents on the upcoming trend?

JL: If you are serving buyers, work hard for them; it may take a longer time to serve them however your perseverance will pay off. If you are serving sellers, qualify their selling intention. Present a good presentation and close your deal with a marketable price.

"The transaction volume will be going up but prices will still remain low..."

Continue from Page 5

ED: Could you share with us some of your trade secrets for you to be a successful real estate agent for 21 years?

JL: I think it all boils down to providing excellent service. Arm yourself with a well prepared presentation kit. I believe in "first meeting determines closing of deal", hence it is important to be well prepared.

Being knowledgeable by attending seminars and workshops regularly helps to prepare myself better.

Other than that, being positive is equally important too. I keep myself positive by attending motivational talks and reading motivation books to strengthen my mentality. Lastly I always remind myself to be humble and to be appreciative of others.

Believing in myself – I Can Do It and Make It Happen.

ED: Thank you Joseph for the insights! The tips are very relevant and I'm sure that our salespersons will find them useful and timely in the current market.



*Joseph Lee, Senior Division
Director of C&H Properties Pte Ltd.*

Briefing Room

1. The Hel? Clinic



Hel? Clinic

Introduced on 6th of July, Hel? Clinic aims to help our associates to have their questions answered and doubts cleared.

Do you have burning transaction questions to ask? From questions as simple as which forms to use for each case to more complex ones requiring technical know how?

At times like this, what will you do? Who will you turn to for help?

With this in mind, Hel? Clinic was introduced for you to have your questions answered and doubts cleared. The clinic has Team Directors on duty to answer your property related problems and technical queries.

Hel? Clinic is open twice a week on **Monday (3pm to 5pm)** and **Thursday (10:30am to 12:30pm)** from Monday 6th July onwards at the front meeting room.

Come prepared with your questions and get them answered at the Hel? Clinic.

Helping you with Care & Honesty.

2. Distributed Website

C&H engaged an IT Vendor, CommercePromote to revamp the C&H Website. At the same time the distributed website programme was introduced too. C&H salespersons get to own their own website that is cost effective which requires minimal maintenance.

C&H salespersons can list their current and transacted listings, state their track record, achievements, testimonials and have other property related features (e.g. mortgage calculator) maintained for our salesperson by C&H.

A very attractive rate is being offered by the vendor which will expire soon. If you do not have your own website, you may consider signing up for the programme now with staff at Workstation Ext 37.

COMMERCE PROMOTE EMPOWERING BUSINESS ONLINE

Salespersons Website Solution for

Sign up

Special Deal \$5 / month

FOR SIGN UP
Contact : Han Su-san
Tel : 9751-8811

- Build your personal brand and credibility
- Access to global customers
- Better customer service and support
- Effective marketing of your services
- Search Engine and social media exposure
- Leveraging agency content
- Maximize property listings exposure
- Access to agency news and resources
- Unified access for transaction posting & commissions
- Coming soon! Salesperson financial module...

Responsive Layout
Mobile Friendly
Little to no effort to manage!

Company Confidential. Do not distribute without written permission from CommercePromote. Copyright 2015

Distributed website

"All C&H salespersons can own website with minimal maintenance and cost. Having your own website is useful to promote your active listings and to showcase your track record."

3. C&H's interview with PropertyGuru

KEO of C&H Realty, Nelson Lim was interviewed by PropertyGuru and Commercial Guru. His opinion was quoted in the H2 PropertyGuru and Commercial Guru report.

[https://www.dropbox.com/s/gvaqa0v4dgw67pa/Marked%2020150700%20\(PG\)%20PropertyGuru%20H2.pdf?dl=0](https://www.dropbox.com/s/gvaqa0v4dgw67pa/Marked%2020150700%20(PG)%20PropertyGuru%20H2.pdf?dl=0)

EXECUTIVE CONDOMINIUMS: Securing the hype

According to experts, ECs are becoming more popular among eligible home buyers as they are not only more attractively priced compared to private condominiums but they also offer larger unit sizes, taking into consideration that both the EC and private condominium feature similar physical attributes in terms of location, design and facilities. Other alluring factors include CPF housing grants, partial exemption from Total Debt Servicing Ratio (TDSR), and the fact that they (ECs) become fully private after a decade.

"Besides pricing, eligible EC buyers have the benefit of various variables that make ECs attractive, namely, partial TDSR treatment and CPF housing grants (up to \$30,000 for first-time couples). Also, in terms of size, ECs are typically bigger than private condominiums. One of the possible reasons is that private developers are shrinking unit sizes in an attempt to keep the price quantum attractive. However, for EC developers, they have generally not resorted to such measures to address affordability. In the near future, we foresee a rise in demand for ECs that are situated within close proximity to MRT stations and amenities," shares Mr Nelson Lim, Key Executive Officer of C&H Group.

Adding on to what Lim said, Mr Wong Xiang Yang, Research and Consultancy Manager at OrangeTie says, "The rise in popularity of ECs in recent years can be attributed to several reasons, namely, the removal of DBSS, increment of income ceiling from \$10,000 to \$12,000, availability of housing grants, partial exemption from TDSR for a subset of HDB upgraders, and the price gap closing between ECs and mass market condominiums. However, with the implementation of Mortgage Service Ratio (MSR), resale levy and declining private property and HDB prices, the demand for ECs have softened since 2014."

Historical data from the resale market shows that once ECs cross their Minimum Occupation Period (MOP) of 5 years, the capital appreciation could be between 5 to 47 percent. This makes the existing ECs in the market even more attractive, as potential capital appreciation is higher.

Project Name	Total Units	Launched	The Amara	Waterfront
Area	Jurong	Punggol		
Launch date	Nov-14	Apr-14	Jan-15	Jan-12
Type	EC	Condo	EC	Condo
Avg price (PSF)	\$857	\$1,359	\$796	\$1,148

Source: URA, PropRise Research

PropertyGuru Outlook Report H2 2015

Excerpt of Nelson's comment at PropertyGuru's H2 agent handbook

4. C&H's in house CPD courses

Were you wondering why the office was bustling with people recently?

The answer was our in-house CPD courses which received overwhelming response. The participants of our in house CPD courses for the 2015 cycle almost doubled that of the past cycle. We had more than 4,500 participants who attended our in-house CPD courses for the 2015 cycle, of which 73% of the participants were agents from other agencies.

Continue from Page 7

83% of the total participants attended C&H in-house CPD courses in the 3rd quarter.

C&H attributes its success to our qualified trainers who are committed to improve continuously. On top of that, 9 new courses were added during the 2015 cycle, making it a total of 20 courses. The website for CPD registration was revamped too for a better user experience.

The overwhelming response received has once again proved C&H's reputation as a quality CPD course provider! Well done C&H! We look forward to more courses in 2016!



C&H in house CPD courses

Coming Up

Welcome 2016 and Founder's Retirement Party invitation

This year our traditional potluck lunch will be changed to a buffet lunch hosted by Mr & Mrs Lu at C&H office on 31st of December. All are welcome to join us!

C&H Group
C&H Properties Pte Ltd
C&H Realty Pte Ltd
490 Lorong 6 Toa Payoh,
#06-11 HDB Hub
Singapore 310490

Phone:
6533 1918/9455 9595

Fax:
6397 2900

E-Mail:
info@candh.com.sg

Website:
www.candh.com.sg

We're on Facebook!

Visit us at:
<https://www.facebook.com/candhgroup/?ref=hl>

Editor: Leow Yun Hui





Top 20 Performers in July 2015

TOP 20

Snr Division Director



Joseph Lee
9617 6688
R023167G



1. Larry Tan
9171 1921
R023435H



2. Chng Guan Aik
9027 1751
R023588E



3. Ricky Teo
9387 4813
R023299A



4. Joseph Lee
9617 6688
R023167G

No.1 Top Team Leader



Geraldine Tan
9631 0257
R029176I



5. Lee Kong Seng
9671 5628
R023053J



6. Lee Han Sing
8112 8002
R023336Z



7. Peter Lee
9116 1516
R030059H



8. Irene Low
9818 0063
R023050F

No.2 Top Team Leader



Terence Lee
9025 6676
R023110C



9. Linda Low
8139 1282
R001113H



10. Alan Song
8500 7700
R044584G



11. Evelyn Tay
9636 3340
R023532Z



12. Angelia Tan
9459 5529
R023570B

No.3 Top Team Leader



Raymond Khoo
9028 3201
R023428E



13. Angela Han
9455 6626
R023049B



14. Wilson Aw
9109 3122
R023313J



15. Sharon Khoo
8383 3211
R004007C



16. Sukhvinder Singh
8430 0030
R023334C



17. Ricky Ravinder
8186 6219
R046243A



18. Betty Ma
9488 5436
R001183I



19. Cindy Kan
9382 0192
R023194D



20. Clarence Tan
9698 0068
R023484F



Top 20 Performers in August 2015

Snr Division Director



Daniel Ling
9009 6605
R023232J



1. Kelvin Lam
9099 2020
R023539G



2. Adeline Lee
9021 3030
R023388B



3. Egna Ling
9455 5202
R023518D



4. Freddy Choo
9367 1345
R023417Z

TOP 20

No.1 Top Team Leader



Patrick Ong
9225 9606
R042384C



5. Zonie Lim
9737 6878
R049478C



6. Ronald Ng
9853 7278
R023517F



7. Daphne Phoa
9270 7529
R023402A



8. Sukhvinder Singh
8430 0030
R023334C

No.2 Top Team Leader



Joseph Lee
9617 6688
R023167G



9. Lily Hoong
9831 3896
R023180D



10. Lam Choon Swee
9238 5099
R040643D



11. Irene Low
9818 0063
R023050F



12. Geraldine Tan
9631 0257
R029176I

No.3 Top Team Leader



Michael Tan
9101 2113
R023423D



13. Lee Han Sing
8112 8002
R023336Z



14. Gary Lee
9681 1567
R023520F



15. Cindy Kan
9382 0192
R023194D



16. Ricky Ravinder
8186 6219
R046243A



17. Mark Sim
8282 6346
R042385A



18. Leon Bok
9859 1084
R051351F



19. Nancy Seah
9687 7745
R023637G



20. Raymond Ang
9816 4022
R023394G



Top 20 Performers in September 2015

TOP 20

Snr Division Director



Edmund Lee
9006 3113
R023385H



1. Thia Sia Eng
9061 9480
R023493E



2. Terence Lee
9025 6676
R023110C



3. Willy Tan
9022 1131
R023507I



4. Linda Low
8139 1282
R001113H

No.1 Top Team Leader



Edmund Lee
9006 3113
R023385H



5. Larry Tan
9171 1921
R023435H



6. Sukhvinder Singh
8430 0030
R023334C



7. Violet Pang
9383 5760
R023379C



8. Jo Teo
9105 5999
R023355F

No.2 Top Team Leader



Jimmy Teow
9821 2887
R023182J



9. Josephine Lie
9748 4825
R023083B



10. Rebecca Loke
9382 2833
R023164B



11. Nancy Seah
9687 7745
R023637G



12. Vodka Chia
9777 6908
R000762I

No.3 Top Team Leader



Linda Ong
9851 7634
R023241Z



17. Therese Ng
9756 4783
R023558C



18. Chan Kok Khim
9696 9796
R023107C



19. Sandy Peh
9144 8465
R040336B



20. Irene Low
9818 0063
R023050F