

C&H QUARTERLY NEWSLETTER

April – June 2017

Volume 5, Issue 2

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 Properties,
Nelson Lim*

It is the second quarter of 2017.

In this newsletter, our CEO, Mr. Philip Chan, will be sharing with us the kidnapping case of Hong Kong's richest tycoon's, Mr. Li Ka Shing's son, Victor Li. Find out the reason behind why Mr. Li Ka Shing did not alerted the authorities when the incident happened and why he wouldn't resent the kidnapper. Read on to take away some life lesson from this incident.

July was an eventful month in C&H! July was the Back 2 Basics Month where a series of presentations were lined up on every Monday of July. All the DDs came forward to present a series of POWER UP program, where they shared their technical knowledge from and experience.

Find out more in this article.

The third Success Forum, hosted by Mr. Philip Chan was incorporated in Back 2 Basics Month too. Read more about it in this article as well.

We are pleased to have one of our Top Producer as well as Senior Division Director, Mr. Daniel Ling, in The Market Says segment. He had shared his insights on his consistent achievements.

In briefing room, we have the latest statistics on the price index of the resale market for the second quarter of 2017 from URA and HDB.

Serving with Care & Honesty!

Inside This Issue

<u>KEO Address</u>	1
<u>CEO Sharing</u>	2
<u>Back 2 Basics Month</u>	4
<u>Success Forum</u>	6
<u>The Market Says</u>	7
<u>Briefing Room</u>	9

CEO Sharing

Edited by Ong Xinyee



*C&H CEO,
Mr. Philip Chan*

信譽

Credibility

李嘉诚的儿子曾经被悍匪张子强绑架，但是 10 年后才被警方知道，这 10 年内，李家人从来未向外人谈起此事。只到悍匪张子强在试图绑架澳门赌王被大陆警方逮捕，在审批张子强的时候，警察问你做得最大的一单是什么？张回答：10 年前，找李嘉诚要了 10 亿！

No one was aware of the kidnapping Victor Li, the eldest son of Hong Kong's richest tycoon, Mr. Li Ka Shing. The authorities were not informed; neither was a police report lodged. This case became known 10 years later, when the notorious kidnapper, Cheung Tze-Keung confessed that his biggest transaction was HK\$1 billion from Mr. Li 10 years ago.

为何李嘉诚不报警，记者问李嘉诚，李嘉诚说：当时和张先生谈得非常友好，答应不报警，所以就坚决不报警。

When the reporter was questioning Mr. Li, wondering what was the reason behind him not alerting the authorities. Mr. Li answered that both Mr. Li and Cheung Tze-Keung was having a friendly conversation and Mr. Li had made a promise to Cheung Tze-Keung that he will not alert the authorities. Mr. Li also added that he does not break promises; therefore, he did not notify the police.

李嘉诚说，守信用是我的第二生命！

"Trustworthiness is my second life," Mr. Li emphasized as he made an inference to his life.

记者问李嘉诚，你会恨张子强吗？

"Will you resent Cheung Tze-Keung?" The reporter prompted.

李回答：我经常教育孩子，要有狮子一样的雄心，还要有菩萨一样的善心。我怎么会恨张先生呢？

Mr. Li replied, "I have always preach about being as brave as a lion and to be as kind as the Buddha to my kids, so how could I resent Cheung Tze-Keung?"

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！可是你透支了信誉，费再大体力，用去再多的金钱都换不会别人对你的信任！

Exhausted body can be recovered through rest; overdraft finance can be relieved by being frugal. However, a tarnished credibility cannot be recovered despite the amount of effort or money.

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。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。

Trust. I think that trust is like a credit card, if you settle your bills on time, in return the bank will increase your credit limit. On the other hand, if you used your credit card without settling in accordance with the provisions of repayment date, you leave a bad credit record with the bank and the court will order for a repayment. Besides, it will affect any future loan application.

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。

Work for a good personality before you work for a good career, in order to gain the trust from people around you.


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。

Commitment is essential towards success, take advantage of the commitment and promises made to the public to motivate yourself towards success.

-Philip Chan

July is C&H's Back 2 Basics Month!

In July, a series of presentations were lined up on every Monday of July, from 2:00PM to 5:00PM.

JULY 2Back Basics	
July is C&H's Back 2 Basics month. In this month, a series of presentations have been lined up. Come down on every Monday in July from 2:00 PM to 5:00 PM. Join and be inspired to soar for the rest of 2017!	
3 MONDAY	<u>LEGAL UPDATES</u> Managing ABSDs & Property Transactions Trends Mr. Kenneth Tan
10 MONDAY	<u>SUCCESS FORUM</u> From Broke to Breakthrough The journey from near broke to a millionaire agent Mr. Philip Chan
17 MONDAY	<u>POWER-UP 2017</u> Introduction to Real Estate & Rental of Properties Team Aspire: Raymond Khoo, Wilson Aw, Ken Lim
24 MONDAY	<u>POWER-UP 2017</u> Sale & Purchase of Private Property and HDB Triple One: Geraldine Tan, Benjamin Tan, Michael Tan
31 MONDAY	<u>POWER-UP 2017</u> Sale & Purchase of Industrial and Commercial Properties Negotiation - Preparation and Closing Techniques Team Empower: Jimmy Teow, Willy Tan, Joyce Kuah, Linda Ong
 Sharing with Care & Honesty	

To kick off our Back 2 Basics month, we had Mr. Kenneth Tan to update us on the latest legal trends in the property sector, follow by the second Success Forum by Mr. Philip Chan.

From the corporate survey we have conducted in the first half of 2017, we have received feedbacks from our associates showing their interest in attending practical classes in relation to the various property sub-sectors.

With that said, we are pleased to introduce POWER UP program.

Whether it is lack of technical knowledge or simply as a quick refresher. Our Division Directors will host POWER UP program, where they will be sharing some transaction intricacies, the proper procedures, related rules & regulations and things to look out for within each sub-sectors.



POWER UP program started with the *Introduction to Real Estate & Rental of Properties* by Team Aspire Division (Raymond Khoo, Wilson Aw and Ken Lim).



Follow by the *Sale & Purchase of Private Property and HDB* by Triple One Division (Benjamin Tan, Geraldine Tan and Michael).

Finally yet importantly will be *Sale & Purchase of Industrial and Commercial Properties & Negotiation Techniques* by Team Empower Division (Jimmy Teow, Joyce Kuah, Linda Ong and Willy Tan).



Great thanks to our Division Directors who had taken time out to prepare and to share with our fellow associates.

Look out for the next POWER UP starting in September!

SUCCESS FORUM

Where every failure is a step to success

"From Broke to Breakthrough"

At C&H, the "To share is to care" philosophy is part of our caring tradition. With this, we are proud to launch the "Success Forum".

Success Forum is a service to the real estate industry as a platform where successful lessons and positive experiences are shared with our C&H associates and others in the industry. We seek to learn and progress together as an industry.

C&H held our very first Success Forum which was hosted by our CEO, Mr. Philip Chan, on 10 April 2017, Monday. The second Success Forum was held on 10 July 2017, Monday. Both the event was a great success! Great thanks to those who have come down to support this event!

Mr. Philip Chan talked about his journey from a near broke agent to his breakthrough. He also talked about how his persistence and sincerity towards all his clients brought him his first deal. Not to mention the support he received from his fellow team through the difficult times as well.

SUCCESS FORUM

where every failure is a step to success


"From Broke to Breakthrough"

Are you struggling to breakthrough?
What is holding you back from maximizing your potential?

Join Mr. Philip Chan where he will be sharing his journey from a near broke to a millionaire agent, as well as tips and motivational stories to uncover your potential to soar above the rest.

At age 26 Mr. Philip Chan took a leap of faith and moved to Singapore from Hong Kong. He faced multiple challenges and downfalls, but fought harder with every new challenge.


Mr. Philip Chan is the managing director of Wen Way Investments Pte Ltd, C&H Group and Mutual Benefits Realty Pte Ltd. He is the president of Kowloon Club, as well as the council member of Singapore Federation of Chinese Clan Associations (SFCCA).



FREE FOR ALL AGENTS!
Register now! Limited Seats!

Details Date: 3 July 2017, Monday Time: 2:00 PM - 5:00 PM Venue: C&H Training Room	Registration E-mail: manager@candh.com.sg Hotline: 94559595
--	--

A service to the industry,
organised by



C&H Properties Pte Ltd | 190 Leong Seng Teo Street #06-11 (HDB Hub S10080)
Tel: 65331918 | Email: manager@candh.com.sg



Mr Philip Chan also shared various tips to be successful. At the end of his sharing session, there was a Q&A with him. The response was overwhelming, especially with regards to his breakthrough.



We had a networking session over some light refreshments after the forum, where many get to talk to Mr. Philip Chan to personally meet and talk to him.



Don't worry if you have missed our the first two Success Forum, look out for the next Success Forum on 2 October 2017!

Coming Up on
2 October 2017

SUCCESS FORUM

where every failure is a step to success

"From Broke to Breakthrough"

Are you struggling to breakthrough?
What is holding you back from maximizing your potential?

Join Mr. Philip Chan where he will be sharing his journey from a near broke to a millionaire agent, as well as tips and motivational stories to uncover your potential to soar above the rest.

At age 26 Mr. Philip Chan took a leap of faith and moved to Singapore from Hong Kong. He faced multiple challenges and downfalls, but fought harder with every new challenge.

Mr. Philip Chan is the managing director of Wen Way Investments Pte Ltd, C&H Group and Mutual Benefits Realty Pte Ltd. He is the president of Kowloon Club, as well as the council member of Singapore Federation of Chinese Clan Associations (SFCCA).



FREE FOR ALL AGENTS!

Register now! Limited Seats!

Details

Date: 2 October 2017, Monday
Time: 6:30 PM - 9:00 PM
Venue: C&H Training Room
490 Lorong 6 Toa Payoh #06-11 HDB Hub S310490

Registration

E-mail: manager@candh.com.sg
Hotline: 94559595

A service to the industry,
organised by



C&H Properties Pte Ltd | 490 Lorong 6 Toa Payoh #06-11 HDB Hub S310490 |
Tel: 65331918 | Email: manager@candh.com.sg

The Market Says



In this issue, we are pleased to have Mr. Daniel Ling, our Senior Division Director to share his insights on the property market.

As a veteran realtor, how many years of experience do you have in the real estate business?

DL: Around 22 years now, since 1995.

Could you share with us some of your trade secrets to be a successful real estate agent?

DL: There are really no secrets, but rather values that I live by. I believe in being honest, sincere and friendly to clients and co-broke agents alike, in order to create trust between both parties that will be beneficial in the long run. As time is money, prompt response to all enquiries is important too.

What are your fundamental business practices in order to stay at the top?

DL: Self-discipline is important to every self-employed person. We should also stay focused and hardworking, as well as keep up-to-date with current affairs and policies.

What sectors do you specialized in?

DL: I specialize in transacting landed properties in Districts 5, 9, 10, 11 and 21.

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

DL: To be positive and passionate regardless of market situation. Also to continue to work hard to source for more listings, because listings make up the fundamental of our sales and business.



Daniel Ling
2017 Mid-year Top Producer

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

DL: Yes to both. Since after Chinese New Year, Developers have been introducing many New Launches and Re-Launches which increases supply. Coupled with pent up demand, buyers who have been eagerly waiting are coming back to the market. Developers are also attracting buyers by giving very good discounts and incentives, especially for those who are trying to clear their balance units.

For landed properties, there continues to be a shortage on supply while buying power remains strong. As such, houses at a good location with a reasonable asking price will sell fast.



Daniel Ling
2016 3rd Top Producer
2015 5th Top Producer
2015 Top Pte Residential (Sales)
2014 4th Top Producer
2014 Top Pte Residential (Sales)
2013 Top Producer (Overall)
2013 Top Pte Residential (Sales)

Briefing Room

The following is based on the 2nd Quarter 2017 statistics released by URA and HDB.

URA 2nd Quarter Statistic for Private Property

Price Index

The key pointers for the private property price index in the 2nd Quarter 2017 are as follows:

Results for Q2 2017 Performance

- The private residential property index fell 0.1 point from Q1 2017 to 136.6 points in Q2 2017.
- Prices of non-landed properties in CCR fell by 0.5%, in RCR, the prices increased by 0.6% and OCR decreased by 0.3% respectively.
- Prices of landed properties fell by 0.3%, compared to the 1.8% decrease in the previous quarter.

For the full article, please visit

<https://www.ura.gov.sg/uol/media-room/news/2017/Jul/pr17-51>

HDB's Resale Price Index

The Resale Price Index for 2nd Quarter of 2017 had declined by 0.1%, to an index of 133.7.

More information is available on the HDB InfoWEB,

<http://www.hdb.gov.sg/cs/infoweb/residential/buying-a-flat/resale/resale-statistics>

Upcoming Sales Launch

In 2017, HDB will launch about 17,000 new flats for sale. Check out the following for the upcoming sales launches.

Build-To-Order		
Month of Launch	Town/ Estate (Click to view map of site)	Estimated No. of New Flats
November 2017	Non-Mature Towns/ Estates	
	Punggol	390
	Sengkang	1,500
	Mature Towns/ Estates	
	Geylang	740
	Tampines	2,200

Available DBSS Projects	
Pasir Ris One	
Location	Pasir Ris (site map)
For Enquiries	<ul style="list-style-type: none"> • Singxpress Land (Pasir Ris) Pte Ltd and Kay Lim Holdings Pte Ltd. • 6293-3386 • pasirrisone@singhaiyi.com
Centrale 8	
Location	Tampines (site map)
For Enquiries	<ul style="list-style-type: none"> • Sim Lian Land Pte Ltd • 6665-0330 • enquiries@simlian.com.sg • www.simlian.com.sg

More upcoming sales launches is available on HDB InfoWEB at

<http://www.hdb.gov.sg/cs/infoweb/residential/buying-a-flat/new/sales-launches>

POWER UP



Whether it is lack of technical knowledge or simply as a quick refresher, POWER UP aims to revisit the important aspects of real estate sub-sectors covering sales & purchase of HDB, Private Property, Commercial and Industrial sub-sectors.

Our Division Directors will be sharing some transaction intricacies, the proper procedures, related rules & regulations and things to look out for within each sub-sectors.

All are welcome to join us at POWER UP from 2PM to 5PM!
RSVP @ 65331918 or xinyee@candh.com.sg

September

18
MONDAY

POWER-UP 2017

Introduction to Real Estate & Rental of Properties
Team Aspire: Raymond Khoo, Wilson Aw, Ken Lim

25
MONDAY

POWER-UP 2017

Sale & Purchase of Private Property
Business Assignment Opportunities
Triple One: Geraldine Tan, Benjamin Tan, Michael Tan

October

2
MONDAY

POWER-UP 2017

Sale & Purchase of Industrial and Commercial Properties
Negotiation - Preparation and Closing Techniques
Team Empower: Jimmy Teow, Willy Tan, Joyce Kuah, Linda Ong



Sharing with Care & Honesty

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

Edited by: Ong Xinyee