

# C&H QUARTERLY NEWSLETTER

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## KEO Address

*Nelson Lim*



*KEO of C&H Properties,  
Nelson Lim*

Indeed time waits for no man, the third quarter of 2017 had flashed passed so quickly. I hope 2017 had been good for you so far and it will be better for the remaining days and months.

Our CEO, Mr. Philip Chan, will be sharing with us the 5 root reasons why a person is unable to succeed and how to avoid it.

We had our Annual Symposium on 15 August 2017 where we celebrated the achievements of our Top 100 producers at this significant event and learnt the Art of Persuasion. More than 300 people attended and we thank everyone for making it a successful event.

We also held the success forum on 2<sup>nd</sup> October hosted by Mr. Philip Chan as well as the Power Up Program held during September hosted by our Division Directors. Read on to find out more!

In this issue, we are pleased to have one of our top producers Mr. Lee Han Sing in the market says segment. Let us hear how he achieved consistency in his performance. Look out for it!

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

Finally, take a look at what is happening now at C&H and the upcoming events to look forward to!

Serving with Care & Honesty!

*Nelson Lim*

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## CEO Sharing

*Edited by Catherine Tong*



*C&H CEO,  
Mr. Philip Chan*

### 人没出息的五大根源

### 5 Root reasons why a person is unable to succeed.

#### 1、没有恒心

#### 1. No Perseverance

我们很多时候，常常是三分钟热度，半途而废。这种做事没恒心的毛病会影响我们的生活质量，使我们对自己失去信心，甚至感觉自己一事无成。

Often times we have brief periods of enthusiasm towards something but give up halfway. The bad habit of not persevering to the end will affect our quality of life, resulting in us losing faith in ourselves, even to the extent of feeling useless and unaccomplished.

#### 2、没有格局

#### 2. Narrow-mindedness

格局小的恶人，往往是眼光太短，小气，胸襟不够宽广，只认识眼前的利益不顾长远的发展；格局小的人，也往往没有规划，没有明确的目标。喜欢在一些小事，琐碎的事情上浪费时间精力。每天的生活都很盲目，对于两个或多个目标，取舍时，只关注眼前利益，没有综合长远的分析。

People who are narrow-minded are often unable to see the big picture and are not open-minded enough. They can only see the benefit in front of them instead of considering the long-term prospects of it. They often do not plan and have no clear goals in mind. They enjoy spending time nitpicking on trivial matters, turning a blind eye to everyday life. When facing one or more goals and making a decision, they can only see the immediate benefit of one option instead of considering other options with the big picture in mind.

### 3、无法控制情绪

#### 3. Inability to control one's emotions

情绪控制能力，是情商的重要组成部分。它的高低，往往决定了一个人所能达到的高度。

The ability to control emotion is a big factor making up one's Emotional Quotient (EQ). The score of it often determines how much an individual can achieve.

有的时候不满，有的时候不开心，都是因为自己的心情在作祟，有的时候为难你的不是别人，而是自己内心的小小世界。

Sometimes our feelings of sadness and dissatisfaction are just our emotions playing tricks on us. Sometimes, it is not others who are upsetting us but our own thoughts.

你能拥有什么样的心情，来自于你如何控制好自己的情绪，而你能有什么样的心情，则会决定你看待外界的方式，当你心情越好，就越乐观，心情越差，对于每件事就容易感到悲观，能够善于控制情绪的人，才能拥有快乐的人生。

The emotions that you feel come from how you control it and what emotions you will feel determines your perspective of the outside world. When you're happy, you will become more optimistic while when you're sad, you will start to face everything with negativity. Individuals who are able to control their emotions well will be able to lead a happier life.

### 4、总喜欢找借口

#### 4. Finding excuses

经常作自我反省的人，日常接触的事物，都成了修身戒恶的良药；经常怨天尤人者，只要思想观念一动就像是戈矛一样总指向别人。

People who always self-reflect will see everything around them as a lesson in life and improve themselves from there. However, people who complain and find excuses will always find ways to put the blame on others.

可见自我反省是通往行善的途径，而文过饰非，推卸责任的人，总是为自己的错误寻找借口，这才是人没出息的重要原因。因为这让你看不到自身的缺陷和弱点，也就无从改正了。

Therefore, self-reflection is a journey to kindness and doing good whereas to cover up one's fault, pushing the blame to others and always finding excuses for one's mistakes is the main reason a person is unable to achieve great things. The reason being that the individual is unable to see his/her own weakness and shortcomings, which makes self improvement impossible.

## 5、喜欢耍小聪明

### 5. Resorting to petty tricks

喜欢耍小聪明的人，可能不会愿意下笨功夫，做事很容易浅尝辄止。但是很多事情不仅需要聪明，还需要足够的坚持和耐心付出，才能取得成效，聪明的人可能就与此无缘了。

People who usually resort to petty tricks might not be willing to put effort into doing things and tend to do things half-heartedly. However, many things cannot solely be achieved by being smart but also requires sufficient perseverance and patience before succeeding.

喜欢耍小聪明的人“爱占便宜”。这种聪明人常常损人利己，自以为得了便宜，其实他们正在一点一点消耗自己的好运和福报。最终会落得人人喊打的地步。

People who play petty tricks enjoy taking advantage of situations. They often harm others for their own benefits. While they might think that they have the upper hand, they are actually slowly consuming their own luck and good karma. In the end, they will end up in an unfavorable situation where no one will be willing to help.

有大智慧才有大境界，才有大人生。小聪明容易被聪明误，用自造的凄凉来折磨自己。人在社会，一定要记得：永远不要小看他人，不要以为自己很聪明，爱耍小聪明的人，才往往是最笨的人。

With great wisdom comes a bigger perspective in life which in turn enables one to have a more vibrant life. Resorting to petty tricks can easily backfire, creating one's own desolation to torture them. An important point to note being part of society is to never look down on people and think that you are smarter than others. People who play petty tricks are instead often the most foolish.

# September is C&H's Power Up Month!

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

## 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	
<b>18</b> MONDAY	<u>POWER-UP 2017</u> Introduction to Real Estate & Rental of Properties Team Aspire: Raymond Khoo, Wilson Aw, Ken Lim
<b>25</b> MONDAY	<u>POWER-UP 2017</u> Sale & Purchase of Private Property Business Assignment Opportunities Triple One: Geraldine Tan, Benjamin Tan, Michael Tan
October	
<b>2</b> 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

**C&H**  
Candh Division  
Sharing with Care & Honesty

We are pleased to bring back our POWER UP program. This program aims to revisit the important aspects of real estate sub-sectors covering the sales and purchase of those. Our Division Directors will be hosting the 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).



Followed 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.



# SUCCESS FORUM

Where every failure is a step to success

## *“From Broke to Breakthrough”*

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



C&H held the third Success Forum following the success of the previous two which was hosted by our CEO, Mr. Philip Chan, on 2 October 2017, Monday.



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

Mr Philip Chan also shared valuable tips on how 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 how he managed to breakthrough.

This was followed by a networking session over some light refreshments after the forum, where many got the chance to personally meet and find out more from Mr. Philip Chan himself.



We hope that the Success Forum held helped to bring inspiration and motivation. **Nothing is impossible!**

## The Market Says



In this issue, we are pleased to have Mr. Lee Han Sing, one of our Top Producer to share his insights on the property market.

### *How many years of experience do you have in the real estate business?*

**LHS:** I joined C&H around 14 years since year 2004 while I was still working as Civil & Structural Engineer.

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

**LHS:** Try your best to think and to work for your clients as if you are doing your own transaction. Keep learning and improving yourself in the changing market. Learn to recognise which transaction has the highest possibility to close while interacting with your client and put more effort for it, like aiming an arrow right to the target, but not simply making negative judgements at the beginning and missing a good deal.

### *What sectors do you specialized in?*

**LHS:** Mostly HDB transactions, and some private residential and commercial listings.

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

**LHS:**

(a) Take difficult transactions as a part of learning process to improve yourself in building relationship and trust with your clients and to improve your scale in marketing and negotiation.

**Mr. Lee has achieved Top HDB sales category for 9 consecutive years since 2008!**



*6<sup>th</sup> Top Producer  
for 2017 Mid year*

(b) Stay positive, don't waste time on negative emotions and chit chat, fall down get up immediately, not get up few months/weeks/days later, because if you don't, others will.

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

**LHS:** I foresee middle range condominium & HDB market to have more transactions soon.

Transactions are human activities and humans are part of nature, like sea wave, low tide (cooling market) will always be followed by high tide (hot market) & buyers/sellers will eventually come out to buy/sell houses for different purposes. We need to understand that tough market will create the "real survivors" & the "real top producers". Transactions number will still be there, just who are the closing agents.



**Top HDB sales winner at  
this year's D&D**



# Symposium 2017

C&H held its annual Symposium on 15 August 2016 at the HDB Hub Auditorium. Before the event started, our corporate sponsors and associates got to forge meaningful relationships during the networking session. Symposium 2017 kicked off with an opening speech by Mr Philip Chan, CEO of C&H Group. Followed by the award presentation ceremony, where our Top 100 Producers for the first half of 2017 received their awards from Mr. Philip Chan signifying their achievements in 2017.



Resuming after an interim break was Dr. John Wong's powerful session about Absolute Persuasion for Real Estate Champions. Dr. Wong was a former TV host who achieved quick fame and success at the age of 23, but soon almost went into bankruptcy from losing everything in a failed business venture in China. Eventually, he managed to turn his life around through receiving life-transforming trainings from various outstanding coaches around the world.

As a communications expert specialising in performance coaching, he shared the key to power persuasion and influence based on understanding the 5 Core Needs in an individual through humorous and interactive approaches which made it both interesting and educational. The session provided useful tips on how to persuade clients by discovering their true desires and values so salespersons can serve the clients' real estate needs.



Symposium 2017 was a success with more than 300 attendees from the industry. We also received positive feedback on the Symposium held. Once again, 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 for their support.

**Congratulations to our top producers. See you at Symposium 2018!**

## Briefing Room

The following is based on the 3<sup>rd</sup> quarter 2017 statistics released by URA and HDB.

### URA real estate statistics for Private Property Price Index

The statistics for the private property price index in the 3<sup>rd</sup> Quarter 2017 are as follows:

#### Results for Q3 2017 Performance

- Prices of non-landed properties in CCR, RCR and OCR increased by 0.1%, 0.5% and 0.8% respectively.
- Prices of landed properties rose by 0.7%, compared to the 0.1% decline in the previous quarter.
- Overall, the private residential property index increased 0.7 point from 136.6 points in the previous quarter to 137.3.
- Rentals of landed properties rose by 0.6% and non-landed properties decreased by 0.1%.

For the full article, please visit  
<https://www.ura.gov.sg/uol/media-room/news/2017/Oct/pr17-72>

#### HDB's figures for the Resale Price Index

The Resale Price Index for 3<sup>rd</sup> Quarter declined 0.7%, to an index of 132.8.

#### Upcoming Sales Launch

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

More information is available on the HDB InfoWEB,  
<http://www.hdb.gov.sg/cs/infoweb/residential/buying-a-flat/resale/resale-statistics>

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

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

# Upcoming Events



*See you there!*

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