

# C&H QUARTERLY NEWSLETTER

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## KEO Address

*Nelson Lim*



*KEO of C&H Properties,  
Nelson Lim*

Indeed time and tide waits for no man, the last quarter of 2017 had flashed passed so quickly.

Our CEO, Mr. Philip Chan, will be sharing with us the concept of meeting someone who is able to provide great help in one's life and why it is important to take note what kind of people we keep around ourselves.

We had our Annual Potluck lunch on 29 December 2017 to welcome the new year and end the year off with good cheer and good food. We are happy to see many associates joining us at this event with everyone having an enjoyable afternoon of fun and laughter. There are some pictorial highlights of the events in this issue as well.

Recently, C&H also had a couple of KEO updates with the release of the new HDB portal and more stringent AML procedures.

In this issue, we are pleased to have one of our top producers, Ms. Marilyn Yee, in The Market Says segment. Let us hear how she achieves consistency and results in her performance. Look out for it!

In briefing room, we have the latest statistics on the price index of the resale market for the 4<sup>th</sup> quarter of 2017 from URA and HDB.

Serving with Care & Honesty!

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## CEO Sharing

*Edited by Catherine Tong*

### 贵人

### (Someone of great help in your life)

接近真么样的人，就会走什么样的路  
穷人会教你如何节衣缩食  
小人会教你如何坑蒙拐骗  
牌友只会催你打牌  
酒肉朋友只会催你快点干杯  
而成功的人会教你如何取得成功  
其实限制你发展的往往不是智商和学历  
而是你的生活圈，工作圈和身边的人  
人生最大的运气不是捡到钱  
也不是中大奖  
而是有人愿意花时间去指引你，帮助你  
所谓的贵人  
并不是直接把钱给你的人  
而是开拓你的眼界，纠正你的格局，给你正能量的人

The kind of people you associate yourself with, will often determine the kind of life you'll lead  
Poor people will teach you how to be thrifty  
Bad people will teach you how to lie and cheat  
Gambler friends will only push you to go gamble  
Drinking friends will only push you to drink more  
But someone successful will teach you how to achieve success  
The fact is, the thing limiting your growth is oftentimes not how smart or how qualified you are  
But your social circle, corporate circle and the people by your side  
The greatest luck in life is not randomly finding money  
Nor winning the first prize  
But meeting someone who is willing to spend their time teaching and guiding you and help you.  
This person who is of great help in your life,  
Is not someone who hands the money to you directly.  
But is someone who opens your eyes to the bigger picture, brings you to a higher level and fills you with positivity.



Philip Chan  
CEO of C&H Properties

# Welcome 2018



To welcome the New Year, once again, we had our traditional Pot Luck Lunch on 29 December 2017. Associates had an afternoon of karaoke singing, mini games as well as lucky draws over a scrumptious spread of delicacies contributed by C&H associates. A lucky draw was also organized for our admin team.

Great thanks to everyone who made this event a success! See you again in 2018!





# KEO UPDATES IN Q4 2017

In the last quarter of 2017, many changes are seen in the Real Estate industry, from stricter regulations in conducting due diligence on clients to a new HDB resale portal that significantly changed the process of buying and selling resale flats.

At C&H, we believe that “To Share is to Care”, therefore we always make sure to conduct frequent updates on new changes in the industry to help our associates keep up to date and to answer any doubts that they might have.



Also, moving forward with technology attendees simply scan a QR code to access the session's notes immediately. Not only is this more environmentally friendly but we also wish that our associates can be ever improving and to keep up with the current trends.

Our KEO Mr. Nelson Lim had an update session on 23<sup>rd</sup> October 2017 shortly after news of the new portal was released on 19<sup>th</sup>

October 2017. Many associates had many questions about the new streamlined process and how it is going to affect them. An updated session was also conducted on 8<sup>th</sup> January 2018.

Another update session was also conducted on 20<sup>th</sup> November 2017 on the new AML requirements as per released by the CEA. It is important that C&H associates are familiar with the new regulations and comply with the required procedures.

We hope that the KEO Updates conducted are relevant and useful and that our associates are able to benefit from it. See you in our future sessions!



## The Market Says



In this issue, we are pleased to have Ms. Marilyn Yee, one of our top producers to share her insights on the property market.

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

**MY:** Upon the encouragement of my husband, I joined the real estate business in the year 2010. It was a tough journey but a fulfilling one.

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

**MY:** Well, the secret is obvious to all, hard work and heart work. We know that diligent effort is necessary if one desires to succeed. There is no short cut or quick fix to success. It is a REAL Estate Business right? Every agent must be knowledgeable, excited and interested in seeking and serving potential clients, be it sellers, buyers, landlords or tenants. Unless there is a heart in your hard work it won't last. You must love what you do otherwise it will be a chore doing it. Having the right attitude, which governs one's action, and the right belief system, which governs one's behaviour are vital to one's success.

*What sectors do you specialized in?*

**MY:** The residential sector is my forte at this juncture. However, I am working on opportunities in other sectors as well.

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

**MY:** Whether it is an upward or downward trend, people will buy, sell and rent. Clients will always be there, the more important question to ask is "Will we be there for them?" For any business to succeed it will take effort and time. Technology makes things easier for all but it cannot substitute the human touch or service. As professionals we must be ready to learn, willing to adapt and embrace change. Come what may, stay Sincere, Simple and Smile.



Top 13<sup>th</sup> Producer  
2017 Mid-year

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

**MY:** Wow, I am not an economist hence pardon my simplicity in answering this question. Common sense tells me that transaction volume and price movements are very much dependent on the economy of the country and market sentiments. With the numerous positive reports, pent-up demand after the slow down and successful en bloc sales, with more in the pipeline, an upward trend is inevitable. Let us all get ready to ride the wave but be wise to keep some \$\$\$ for the down time.

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

**MY:** SINCERITY – smart agents are a dime a dozen. People are looking for real estate agents whom they can trust and believe in. People may tolerate mistakes made but no one likes being taken advantage of. Thus, serving clients sincerely is not easy but necessary and it will go a long way in building your business.

SIMPLICITY – I believe clients appreciate the process of transaction explained to them in clear and simple terms. It is natural for clients to have concerns, especially if it is their first time doing the transaction. So keeping things simple for your client is best and giving them the assurance they need will ease their fears and concerns. Once the deal is completed your client will refer you to their family and friends. Remember you want them to have a pleasant experience with you as their agent.

SMILE – This may sound weird but I smile as I want to express my friendship and gratitude to all clients, including potential clients, even if no deal is done. I remembered a quote my husband shared with me years ago ... First impression is a lasting impression whether positively or negatively. I discovered that a simple smile warms the heart and helps to ease the client to respond to you positively. Try it!

## Briefing Room

The following is based on the 4<sup>th</sup> quarter 2017 statistics released by URA and HDB.

### URA Real Estate Statistics for Private Property

#### Price Index

The key pointers for the private property price index in the 4<sup>th</sup> Quarter 2017 are as follows:

#### Results for Q4 2017 Performance

- The private residential property index increased 0.8% from Q3 2017 to 137.6 points in Q4 2017.
- Prices of non-landed properties in CCR rose by 1.4%, in RCR and OCR, the prices increased by 0.4% and 0.8% respectively.
- Prices of landed properties rose by 0.5%, compared to the 1.2% increase in the previous quarter.

For the full article, please visit

<https://www.ura.gov.sg/Corporate/Media-Room/Media-Releases/pr18-04>

#### HDB's Resale Price Index

The Resale Price Index for 4<sup>th</sup> Quarter of 2017 had declined by 0.2%, to an index of 132.6..

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 2018, 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
Feb 2018	<b>Non-Mature Towns/ Estates</b>	
	<a href="#">Woodlands</a>	620
	<a href="#">Chua Chu Kang</a>	570
	<b>Mature Towns/ Estates</b>	
	<a href="#">Tampines</a>	1,250
	<a href="#">Geylang</a>	1,190

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>

More upcoming sales launches is available on HDB InfoWEB at

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

# Upcoming Events



Date: **4 March 2018**

Time: **6:30 PM**

Venue: **Concorde Hotel Singapore,  
Concorde Ballroom (Level 3)  
100 Orchard Road Singapore  
238840**

*See you there!*

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