C&H QUARTERLY NEWSLETTER

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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 2018.

In this newsletter, our CEO, Mr. Philip Chan, will be sharing with us about work ethics and how it can shape our character and life. Read on to take away some wisdom and knowledge from this article.

In this quarter, we also organized a Charity Walkathon to raise funds for the children at AWWA School. In C&H, we always believe that it is more blessed to give than to receive and indeed, we are happy to be able to contribute back to society.

After the successful fundraising walkathon, we also made a trip down to AWWA School for a tour to better understand how the school works and how our contributions helped to improve their education and programs. It was a fruitful trip and we were glad to be able to have a better understanding of their programs.

We have also launched our very own Smartphone Application that was developed by C&H for the benefit of our agents. This application was designed to make real estate work convenient for our agents enabling them to have information and tools at their fingertip. Read on to find out more

We are pleased to have one of our Top Producer as well as Division Director, Mr. Raymond Khoo, 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 2018 from URA and HDB.

Serving with Care & Honesty!

Nelson Lim

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CEO Sharing

Edited by Catherine Tong



IMPORTANCE OF GOOD WORK ETHICS

C&H CEO, Mr. Philip Chan

工作造就人格。要全身投入当前自己该做的事情中去,要聚精会神,精益求精,这样做就 是在耕耘自己的心田,就可以造就自己人格。

热爱工作,投身事业,在这个过程中,抑制私心,陶冶人格,鼓足勇气,贯彻正义,这样 才能狭得周围人们由衷的信任和尊敬。

天职需由自己创造,事业最高报酬不是金钱回报而是磨练自己的灵魂。

只要热爱工作,热爱激发灵感和燃起激情加上全身投入去发奋图强就导致成功來改变命运。 这是良性循环,只要热爱工作,天道酬勤,感动身边所有人以至上天带來的帮助,这是符 合天道。

Your work cultivates your personality. If you are fully involved in what you should do now, concentrate and strive for excellence, you will cultivate your own heart and your own personality.

If you love your work and work hard, suppress selfishness, cultivate personality, pluck up your courage and implement justice, you will gain the trust and respect of people around you.

Your vocation is created by yourself, and the highest reward is not the return of money but the tempering of your soul.

As long as you love your work, love to inspire, set your passion aflame and work hard wholeheartedly, you can achieve success and change your destiny.

This is a virtuous circle. As long as you love your work and follow God's will, you will get the help of everyone around you and the help of God, as God helps those who help themselves.

C&H Charity Walkathon



At C&H we believe that it is more blessed to give than to receive, hence we were happy to have organized a Charity Walkathon to help raise funds for the children at AWWA School. Thanks to the support received from C&H associates, we were able to have a successful event despite the rain.



AWWA School Visit



Thanks to all the contribution from C&H associates and friends, we managed to gather \$20,000 in donation! We are happy to donate this amount to AWWA School in their efforts to build a second school so that more special needs children will be able to get the education they need and deserve.





We also made a visit down to AWWA School and was given a tour around the compound by the School's principal. Through this, we were able to better understand how the donations received were put into use to provide the children with better educational facilities and programs and that every little contribution makes a huge difference. Once again, we are glad to have been able to give back to society and help those in need and we hope that C&H can continue to do so in future together as one!

C&H OTG Launch



We are happy to present to all C&H Associates the official launch of our very own Smartphone Application, "C&H OTG". The name "OTG" stands for On-The -Go where we hope that this application can make things more convenient and efficient for our associates





To facilitate ease of usage for our associates, we also conducted 2 training sessions over a span of one month to help maximize their usage of the application to its full potential. Thank you for the support! We strive to continuously improve our application to better support its users.

The Market Says



In this issue, we are pleased to have Mr. Raymond Khoo, our 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?

RK: I have been in the business for 13 years

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

RK: Be focused, be organised and have the ability to discern trends in market movements and let the trends work towards your advantages.

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

RK: Putting customers' interest as top priorities. Be objective and value-add to the process. Be helpful and equipped with appropriate skills and knowledge to help customers further in their real estate objectives. Give professional advice.

Raymond Khoo Division Director 5 Years Superstar Award

What sectors do you specialized in?

RK: Mainly Commercial & Industrial with both rental plus sales. Also businesses and trades assignments (takeover) and private residential.

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

RK: Keep abreast with the latest news & various sectors' developments. Be well informed from all possible sources of information channels. Stay positive, stay vigilant and keep learning and upgrade.

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

RK: Yes, for the next 6 months or more, transaction volume may be stagnant due to buyers adopting a more careful approach with an eye on market movements



Briefing Room

The following is based on the 2nd Quarter 2018 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 2^{nd} Quarter 2018 are as follows:

Results for Q2 2017 Performance

- The private residential property index increased by 4.9 points from Q1 2018 to 149.0 points in Q2 2018.
- Prices of non-landed properties in CCR increased by 1.4%, in RCR, the prices increased by 5.7% and OCR increased by 2.9% respectively.

For the full article, please visit https://www.ura.gov.sg/Corporate/Media-Room/Media-Releases/pr18-40

HDB's Resale Price Index

The Resale Price Index for 2nd Quarter of 2018 had increased by 0.1%, to an index of 131.7.

More information is available on the HDB InfoWEB,

http://www.hdb.gov.sg/cs/infoweb/residential/b uying-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	Estimated
	(Click to view	No. of New
	map of site)	Flats
August	Non-Mature Towns/ Estates	
August 2018	Punggol	2,070
	Yishun	2,260

Available DBSS Projects		
Pasir Ris One		
Location	Pasir Ris (<u>site map</u>)	
For	Singxpress Land (Pasir Ris)	
Enquiries	Pte Ltd and Kay Lim Holdings	
	Pte Ltd.	
	• 6293-3386	
	 pasirrisone@singhaiyi.com 	
Centrale 8		
Location	Tampines (<u>site map</u>)	
For	 Sim Lian Land Pte Ltd 	
Enquiries	• 6665-0330	
	 <u>enquiries@simlian.com.sg</u> 	
	 www.simlian.com.sg 	

More upcoming sales launches is available on HDB InfoWEB at

http://www.hdb.gov.sg/cs/infoweb/residential/buy ing-a-flat/new/sales-launches

Look out for highlights in the next issue!



Certified Life Coach

\circ Celebrating $2\,7$ Years

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 ____

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Edited by: Catherine Tong