

# 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 first quarter of 2017 had flashed passed so quickly.

Our CEO, Mr. Philip Chan, will be sharing with us the essential elements and criteria of a winner. Telling us why winning doesn't come easy.

We had our Annual Dinner and Dance on 18 February 2017. We celebrated the achievements of our Top 150 producers at this significant event in Concorde Hotel. More than 400 associates and guests were present for a scrumptious dinner and some games. Everyone had an enjoyable night of fun and laugh. There are some pictorial highlights of the events in this issue as well.

Recently, C&H held Success Forum, hosted by Mr. Philip Chan. Read more about it in this article as well.

In this issue, we are pleased to have one of our Division Director, Mr. Wilson Aw, in The Market Says segment. Let us hear how he achieves 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 first quarter of 2017 from URA and HDB.

Serving with Care & Honesty!

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## CEO Sharing

Edited by Ong Xin Yee



C&H CEO,  
Mr. Philip Chan

# 为什么赢字这么难写？

The Chinese character for the word “win” is very complex. Why?

因为它的背后包含太多方面的努力才换来的  
Every “win” embodies numerous amount of hard work.

由五个汉字组成：亡、口、月、贝、凡  
包含着赢家必备的五种意识或能力。  
It is made up of 5 single Chinese characters.  
The character, “Win”, is embodied with the 5 fundamental characteristic of a winner.

亡：危机意识。必须随时了解和掌握环境的变化，熟知生于忧患而死于安乐的道理。  
Die/ Perish: Crisis awareness. Be able to understand the dynamic environment and the theory of live with worry and die in peace.

口：沟通能力。善于在任何场合宣传自己的形象和宗旨、目标和决心。成功的沟通是双向，既要有好的表达能力，也要有好的倾听能力。

Mouth: Communication skills. Be provision at putting and bringing up the best image of yourself and your purpose in life, goals and determination. The communication in success is bilateral; you have to be able to express yourself as well as being a good listener.

月：时间观念。成大事者需要时间检验和阅历积淀，绝不能昙花一现。

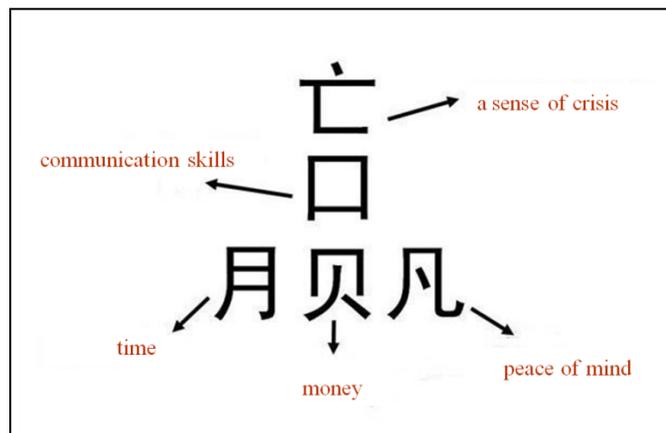
Time: Time management. Successful people will have to undergo the test of time and the process of accumulating experience, never short-lived any of the process.

贝：取财有道。财富是物质基础，但不义之财不可取。

Valuable: Methods. Wealth comes from materialistic gains, but never desire for misbegotten gains.

凡：平常心态。从最坏处着想，向最好处努力。要去争取目标成功，但结果不一定如意，度量要大，眼界要宽，心态要好，方法要多。

Ordinary: Peace of mind. Prepare for the worse and work hard towards the best. While achieving success, the end might not go accordingly as planned. You have to be patient, open-minded, kind, and quick-minded.



赢  
“Win”

-Philip Chan



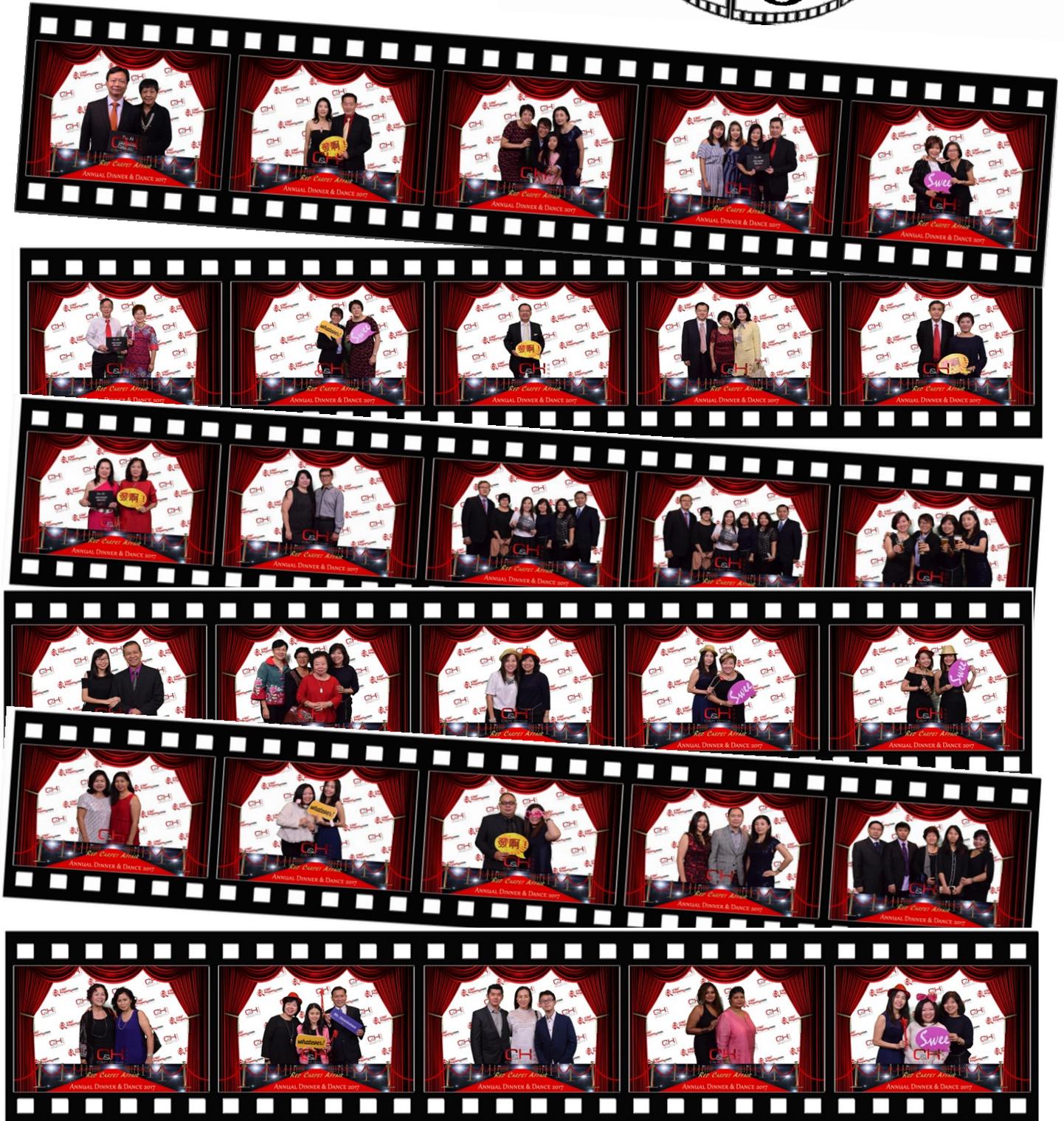
Concorde Hotel Singapore

18 February 2017

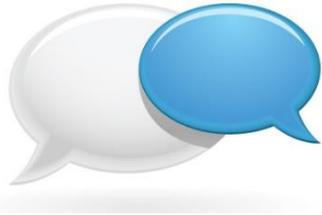
Close to 400 associates and guests turned up for C&H Annual D&D!







## The Market Says



In this issue, we are pleased to have Mr. Wilson Aw, 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?*

**WA:** Since 1991, approximately 26 years.

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

**WA:** No hard and fast rules, no 'get rich scheme', no 'fly by night scenario'. Just have to work hard, work smart, be committed to provide the best service and stay passionate.

*What sectors do you specialized in?*

**WA:** Sale and Rent of Private Condominiums, landed houses and HDB apartments.

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

**WA:** Agents have to continue to work hard and work smart and increase listing activities.



*Mr. Wilson Aw was the 44<sup>th</sup> top producer in 2016.*



*Wilson Aw  
Division Director*

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

**WA:** Real estate prices had been through the correction period for the past more than three years. Property prices are currently in a consolidation stage. In the short run, I would expect prices to incline gradually amidst global uncertainty.

*Comparing 15 years ago, what has changed for an agent to be relevant in today market?*

**WA:** More like a cultural shock, comparing to 15 years ago.

Back then, agents' practice is near primitive, relying on pen, paper and newspaper as our daily routine. Information is not readily available. Amidst regular showing of properties and listing activities, we have to spend time on updating and upgrading ourselves. There were no applications such as loan calculators etc.

Reading newspaper is a daily norm, in order not to miss out relevant news and competitors' advertisement. Mobile phone is purely for communication and simple SMS.

In today's market, information is readily available to agents and customers, 24/7, rain or shine.

Agents today operate differently compared to the past. Agents ride on Information technologies, which include mobile applications, search engines as well as social media, to acquire more knowledge and information in order to have a competitive edge and to create more leads. As such, agents have to work double or triple hard as compare to yesterday's market condition.

# 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 event was a great success with full house attendance!



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.



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 first Success Forum! Join us for the next Success Forum on 3 July 2017, Monday. Bring along your friends to be on the journey towards success! See you!



Coming Up on  
3 July 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: 3 July 2017, Monday  
Time: 2:00 PM - 5:00 PM  
Venue: C&H Training Room

### Registration

E-mail: [manager@candh.com.sg](mailto:manager@candh.com.sg)  
Hotline: 94559595

A service to the industry,  
organised by



## Briefing Room

The following is based on the 1<sup>st</sup> quarter 2017 statistics released by URA and HDB.

### URA Flash Estimate for Private Property Price Index

The key pointers for the private property price index in the 1<sup>st</sup> Quarter 2017 are as follows:

#### Results for Q1 2017 Performance

- The private residential property index fell 0.7 point from Q4 2016 to 136.5 points in Q1 2017.
- Prices of non-landed properties in CCR fell by 0.2%, in RCR, the prices remained unchanged and OCR increased by 0.1% respectively.
- Prices of landed properties rose by 2.8%, compared to the 0.8% increase in the previous quarter.

For the full article, please visit

<https://www.ura.gov.sg/uol/media-room/news/2017/Apr/pr17-24>

### HDB's Flash Estimate of the Resale Price Index

#### Index

The flash estimate Resale Price Index for 1<sup>st</sup> Quarter of 2017 had declined by 0.6%, to an index of 133.8. The flash estimate for the year of 2016 will be a decline in resale flat prices by 0.1%.

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
May 2017	<b>Non-Mature Towns/ Estates</b>	
	<u>Woodlands</u>	1,250
	<u>Yishun</u>	750
	<b>Mature Towns/ Estates</b>	
	<u>Bidadari (Toa Payoh)</u>	1,340
	<u>Geylang</u>	1,260

Available DBSS Projects	
Pasir Ris One	
Location	<u>Pasir Ris (site map)</u>
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	<u>Tampines (site map)</u>
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>



As we kick off 2017, we would like to hear from you!

Tell us what are the areas C&H is doing well, what aspects you would like C&H to improve on as well as what changes you would like to see in C&H.

All feedback will be strictly kept confidential and anonymous.

Hardcopies of the feedback form are available at the reception counter in the office. Please complete and hand it to any of our staff.

Your feedback is important as we progress towards excellence together.

**C&H Group**

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