

Quarterly Newsletter

April - June 2015



KEO Address



CEO Sharing



PRIME Event

First Dialogue Session with CEO

Family Day cum Charity Night



The Market Says...

The BRIEFING Room

Now & Next

What Happened and What's in the Pipeline

KEO Address

The quarter was kick started with our **“Dialogue session with CEO”** where CEO, Philip Chan interviewed our top producers, Josephine Lie and Lee Han Sing.

After that, we had **“Family Day cum Sing for Charity Night”** which is a huge success with 100 turned up.

“Performance Workshop” was introduced to provide our associates with a training platform to revisit fundamental property topics and to upgrade their skills and knowledge while having fun at the same time.

We have a new **“The market says...”** segment in this issue which covers general market outlook.

Our annual **Symposium** is coming soon in the next quarter where all get to recharged through Chris Koh’s training. The seminar is on **“100 Ideas to Increase Sales in the Current Property Market”**.

Up next, we have **Zumba with A Heart 2** as we believe that it is more blessed to give than to receive.

Please bring along your friends and family to join in this meaningful event!



Nelson Lim
KEO
C&H GROUP
C&H Realty

CEO Sharing

你没有变强是因为你一直很舒服

**You did not become stronger is because
you are too comfortable**

这个世界上有两种人，一种人是强者，一种人是弱者。强者给自己找不适，弱者给自己找舒适。想要变得更强，就必须要学会强者的必备技能，那就是让不适变得舒适。



There are two types of person in the world, survivors and weaklings. Survivors constantly look for discomfort while weaklings look for comfort. If you wish to become stronger, you must learn the survivors' essential skill, i.e. be comfortable with discomfort.

如果你学会了这种技能，你可以搞定很多事情，例如克服拖延，健身，学习新语言，探索未知领域等等。但是很多人都倾向于回避这种不舒适，毕竟没有一件事情是简单的，都需要付出很多努力，忍受很多痛苦，甚至是让自己遍体鳞伤。

Once you have mastered this skill, you could handle many issues, for example, overcome time wasting, keep fit, learn new language, explore unknown territory etc. However many tend to avoid this kind of discomfort, after all nothing is simple, everything requires a lot of effort, requires hardship endurance or even getting oneself badly bruised.

例如，你想要改掉拖延的毛病，你必须要在任务出现的时候给自己设定时间期限，然后立即去做，直到任务完成。但是在做的过程中会有各种各样的干扰，你必须要与之相斗争，其过程必然是痛苦的，这种不适会持续很久，直到有一天你习以为常了，那么你也就不再拖延了。

For example, if you would like to break off the habit of delaying, you must set a deadline for yourself whenever there is a task and immediately work on it until the mission is accomplished. However in the process, there will be various disturbances which you have to fight against. It is a painful process and the discomfort will persist for quite some time until you get used to it one day then you stop putting off.

这个过程，就是让不适变得舒适，变得像睡觉前刷牙一样，成为一种习惯。任何只要是有 一点不适的事情都是可以训练的，我们可以将一件不适的事情变成一种习惯，然后你会离不开它，觉得这点小痛苦其实是平淡无奇生活中的一种调味料。这件事由不适变得舒适，良好的习惯就是这样养成的。

This process aims to get one used to discomfort so that it will be as natural as brushing teeth before going to bed. Anything which causes the slightest discomfort could be trained; we could train something which we are not comfortable with to become a habit which we could not part with. The small pain is actually condiment to bland life. Good habit is cultivated through the process of getting comfortable with discomfort.

Yours Truly,
Philip Chan
Chief Executive Officer

[Original Chinese text shared by Mr Philip Chan, CEO. Translated by Leow Yun Hui]



PRIME Event [1]

Dialogue session with CEO

On the 21st May 2015, our CEO Philip Chan had a dialogue with 2 of our top producers, i.e. Josephine Lie and Lee Han Sing. The session aimed to help our associates to succeed in a highly competitive market by learning from the duo's work habits which enable them to close multiple transactions.

The session was being kick started by Philip where he welcomed and thanked all of the associates for attending the dialogue session.



After that, a special video of “The rabbit and the tortoise” was played. The video started off with the classic tale of the race between the rabbit and the tortoise. However, the story does not end with the first race where the slow and steady wins the race. The second, third and fourth race between the rabbit and the tortoise brought out messages such as to consistently work hard and to compete based on one’s merits. The main takeaway however is to co-operate with your competitors to achieve win-win situation.



Immediately after the dialogue session commenced. Josephine Lie and Lee Han Sing shared how they overcame the obstacles in their career as a real estate expert. Through the anecdotes shared by the producers, one could feel their passion for their career and their determination in achieving success.

The main take away from the sharing is to never qualify your client; anyone could be your client even though the appearance speaks otherwise. Hence everyone should treat one another equally.

It was a great session where the attendees learned useful techniques to deal with clients amidst peals of laughter. We look forward to your participation in our next quarter’s dialogue session with CEO!

PRIME Event [2]

Family Day cum Charity Night

Our company had our annual Family Day on 22nd June 2015. The Family Day is specially planned for all C&H associates and their family members. The programme consists of visiting goat farm, organic vegetable farm and Thow Kwang Pottery Jungle.



Farm visiting provides city dwellers with the rare opportunity to be close to the nature. It was an eye-opening experience to visit the goat farm especially getting to observe the goats up close. However there were some who are not use to the smell of the goats at the goat farm. Nonetheless, it was blissful to be able to take a sip of cooling goat milk in the hot afternoon.



After that, the group moved on to visit organic vegetable farm, one of the biggest organic farm in Singapore. Visiting the organic vegetable farm provided an opportunity for all to understand how the vegetable which was consumed daily come about. At the end of the tour, most associates seized the opportunity to buy fresh and reasonably priced organic vegetables.



The last stop of the half day tour is Thow Kwang Pottery Jungle. It is a hidden gem in the Singapore city as one of the two remaining dragon kilns in Singapore is at Thow Kwang. The kiln was built in 1940 and throughout the years, its product changed from producing clay latex cups to clay pots to currently art pieces.



Thow Kwang is a family business and is handed down from generation to generation. It is currently run by the third generation. The operator of the pottery jungle demonstrated to all how to mould cups and bowls of different shapes on the electronic potter's wheel. Hopefully the demonstration will raise awareness for pottery or at the very least ensure that all will appreciate the value of patience in this fast-paced era as pottery making takes quite a long time before the final product is ready.



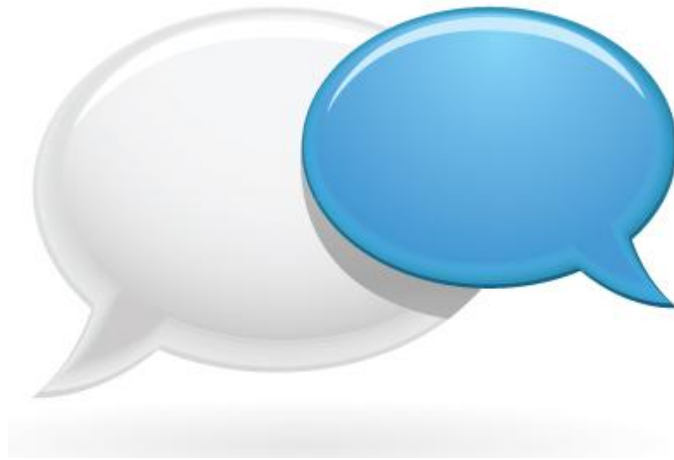
The half day tour was concluded by a buffet dinner at D' Kranji Farm Resort. Immediately after the "Sing for Charity Night" commenced. The night was to raise funds for Sian Chay Medical Institution, an Institution of Public Character which provides free and low cost traditional Chinese medicine for the community.



On top of karaoke singing, there were auction and beer drinking competition where the proceeds from the activities will all go to Sian Chay Medical Institution. On the other hand, there was a colouring contest specially planned for the children. Every kid who participated in the contest walked away with a gift. A total of \$10,000 was raised for Sian Chay Medical Institution due to the collective effort of all. Looking forward to your participation in our next Family Day!



The Market Says...



Mr. Benjamin Tan was interviewed on the market outlook for Q3 2015. He also has over 16 years of experience as property salesperson and is currently a Division Director in C&H Properties.

E is the editor while Ben is Benjamin Tan.

E: Benjamin, could you share with us your observation of the market outlook and how will the resale market perform in Q3 2015?

Ben: For the past 3 months, I noticed that the market sentiment has improved which is in line with the statistics from HDB/ URA where sales volume had improved more than 20% in second quarter compared to the the first quarter. Moving ahead, I expect the volume of transaction in both HDB/URA sector will be buoyant in the next 3 months.

E: What is the rationale behind this positive outlook?

Ben: The current housing prices is more affordable and acceptable compared to 2 years ago. Therefore genuine buyers who have been waiting will probably start to house hunt. At the same time, more sellers will be putting up their units for sale (both HDB and private) because in the next 3 to 6 months' time, more new units will be completed and ready for key collection/TOP.

E: Do you have any advice for salespersons to be better prepared for the next quarter?

Ben: With such improved sentiment ahead, it is time for us to capitalise on the improved volume so that we can have a fruitful year for 2015 as well as a great 2016 ahead. However, houses do not transact by itself in today's challenging market. Salespersons need to be focused in order to initiate a sale.

E: Could you share with us your secrets to success?

Ben: They are not really secrets but working principles which I think is very relevant to the current market.

Firstly, **stay focused and continue to improve your knowledge**. Stay focused means to maintain attention on and direction towards your goals and objectives. Focus is the key ingredient to succeed in today's market. Every seller is aware of the weak sentiment in today's tough market. They need salespersons who not only have great product knowledge but also have fantastic up to date working knowledge/skills in order to better engage and influence the buyer to conclude a sale.



E: I see, other than staying focused, what else should a salesperson arm him or herself with?

Ben: Other than staying focused, I would think that **be selective and continue to prospect for quality listing** is essential too. Quality listing is important in today's market. We need listings to roll over the current market condition. The more listings you have, the better the chance of clinching a deal.

E: May I ask how does one get quality listings?

Ben: Quality listing is a result of continuous prospecting and hence every salesperson who is serious about their business should relentlessly prospect irregardless of the market condition. The last business principle which I hold dear to is **to be patient and to believe in oneself**.

I had recently closed a deal only after 2 years of continuous marketing. During the 2 years of marketing, I consistently updated my seller the process of selling and in doing so strengthened my relationship with the seller. Finally, not only have I closed the deal, I also earned the trust and respect from my client for my preserverance.

E: Thank you Benjamin for the insights! The tips are very relevant and I'm sure that our salespersons will find them useful and timely in the current market.

The Briefing Room

1. Performance Workshop

Performance Workshop is a series of upgrading workshop to provide all associates with inspiration to refine their business models.

This fortnightly workshop conducted by team directors aims to sharpen the skills and knowledge of all through the workshops. The format ranges from sharing, case study, situational, role play and etc.

We welcome all to join us at the Performance Workshop at 10-11.30am on every alternate Saturday!

Date	Topic	Moderator
15/8/2015	"Immediate commercial opportunities for you!"	Triple 1 (Geraldine Tan, Benjamin Tan & Michael Tan)
29/8/2015	How to maintain your Real Estate Business in the Current Market?	Joyce Kuah, Jimmy Teow & Willy Tan
12/9/2015	101 FAQ on Residential Rental Transaction (Part 1) - Common Mistakes Made & Problems Faced	Ken Lim & Wilson Aw



How to get started to market commercial/industrial properties, 20/6/15

Coming Up

1. Symposium 2015

Symposium 2015 will be on the 6th of August 2015 at HDB Hub Auditorium. Chris Koh will be sharing "100 Ideas to Increase Sales in the Current Property Market". See you at the Symposium!



Symposium 2015

"100 Ideas to Increase Sales in the Current Property Market"

Date: **6th August 2015**

Time: **1.30pm - 6.00pm**

Venue: **HDB Hub Auditorium**

2 non-core
CPD hours for
C&H agents

Price: **C&H Agents - \$18** (Registration starts at 1pm)

General Public - \$28 (Registration starts at 2pm)

Ticket entitles each participant to a 3 hours training & networking buffet dinner



Highlights of seminar:

- ✓ Understanding the market
- ✓ Securing the listings
- ✓ Effective advertising
- ✓ Negotiation & Closing Techniques
- ✓ Handling difficult clients
- ✓ Secrets to Success



About the speaker - Chris Koh:

- ✓ Director and Principal Licensee of Chris International.
- ✓ Veteran in the real estate industry with more than 22 years experience.
- ✓ Certified profiling-trainer.
- ✓ Conducted many real estate courses and sales training programs with IEA, RSAF, AXA etc.

Celebrating **25** Years



2. Zumba with A Heart 2

The last charity event of the year, a sequel to last year's successful event, Zumba with A Heart 2 is back in action! This year, it will be at Senja-Cashew CC, 11am to 1pm on the 5th of September. Hurry and register now if you have not! Grab your gears and see you there!

ZUMBA WITH A HEART 2

Zumbathon® charity event approved under ZIN reference number 427598



DONATION TICKET: \$35/\$50

*Early Bird Discount Group Tickets of minimum 10pax at \$30 each is now available till 15 July 2015

*Any Donation above \$50 is eligible for TAX DEDUCTION (300%)

*Ticket Sales 100% to AWWA School (<http://edu.awwa.org.sg/>)

5th SEPT 2015 SATURDAY

11.00 AM to 1.00 PM

SENJA CASHEW COMMUNITY CLUB

GUEST OF HONOUR: Grassroots Adviser Ms Sim Ann
Minister of State, Ministry of Education and
Ministry of Communications and Information
MP for Holland-Bukit Timah GRC

For Ticketing:

<http://candh.com.sg/charity/>

Mr Joseph Lee 9617 6688

Ms Chloe Tang 65331918 x 37

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Supported By

 **Senja Cashew**

 **ZUMBA**

 **AWWA**
PEOPLE GIVING TO PEOPLE

Beneficiary



Zumba with A Heart, 18/10/14



Top 20 Performers in April 2015

Snr Division Director



Daniel Ling
9009 6605
R023232J



1. Lee Han Sing
8112 8002
R023336Z



2. Adeline Lee
9021 3030
R023388B



3. Mark Sim
8282 6346
R042385A



4. Lam Choon Swee
9238 5099
R040643D

TOP 20

No.1 Top Team Leader



Therese Ng
9756 4783
R023558C



5. Terence Lee
9025 6676
R023110C



6. Irene Low
9818 0063
R023050F



7. Josephine Lie
9748 4825
R023083B



8. Jo Teo
9105 5999
R023355F

No.2 Top Team Leader



Patrick Ong
9225 9606
R042384C



9. Janet Tan
9297 0472
R023123E



10. Helen Han
9100 5345
R023153G



11. Betty Ma
9488 5436
R001183I



12. Christina Koo
8128 8283
R023380G

No.3 Top Team Leader



Joseph Lee
9617 6688
R023167G



13. Robert Shi
9424 8472
R047261E



14. Kasminah
9271 0548
R023526E



15. Cindy Kan
9382 0192
R023194D



16. Daphne Phoa
9270 7529
R023402A



17. Linda Ong
9851 7634
R023241Z



18. Lisa Lim
9831 9060
R023403Z



19. Angela Chan
9788 8312
R048133I



20. Florence Tiong
8499 1871
R049036B



Top 20 Performers in May 2015

TOP 20

Snr Division Director



Edmund Lee
9006 3113
R023385H



1. Thia Sia Eng
9061 9480
R023493E



2. Ricky Teo
9387 4813
R23299A



3. Daniel Ling
9009 6605
R023232J



4. Violet Pang
9383 5760
R023379C

No.1 Top Team Leader



Joseph Lee
9617 6688
R023167G



5. Nigel Tan
9685 8244
R048378A



6. Irene Low
9818 0063
R023050F



7. Jenny Loh
9680 3399
R023249E



8. Raymond Khoo
9028 3201
R023428E

No.2 Top Team Leader



Nancy Seah
9687 7745
R023637G



9. Eгна Ling
9455 5202
R023518D



10. Lam Choon Swee
9238 5099
R040643D



11. Lau MeiQi
9666 6323
R023188Z



12. Daphne Phoa
9270 7529
R023402A

No.3 Top Team Leader



Patrick Ong
9225 9606
R042384C



13. Simon Tong
9026 1123
R023171E



14. Freddy Choo
9367 1345
R023417Z



15. Joseph Lee
9617 6688
R023167G



16. Leon Bok
9859 1084
R051351F



17. Derrick Poh
9026 1000
R023144H



18. Terence Lee
9025 6676
R023110C



19. Larry Tan
9171 1921
R023435H



20. Edmund Lee
9006 3113
R023385H



Top 20 Performers in June 2015

TOP 20

Snr Division Director



Simon Tong
9026 1123
R023171E



1. Larry Tan
9171 1921
R023435H



2. Benjamin Tan
9028 7070
R023320C



3. Raymond Ang
9816 4022
R023394G



4. Jennifer Ong
9857 9718
R023556G

No.1 Top Team Leader



Colin Wang
9616 6949
R045671G



5. Cindy Kan
9382 0192
R023194D



6. Ricky Teo
9387 4813
R023299A



7. Eгна Ling
9455 5202
R023518D



8. Josephine Lie
9748 4825
R023083B

No.2 Top Team Leader



Patrick Lee
9329 9559
R014511H



9. Daphne Phoa
9270 7529
R023402A



10. Irene Low
9818 0063
R023050F



11. Florence Tiong
8499 1871
R049036B



12. Jessica Foo
9677 5171
R023631H

No.3 Top Team Leader



Linda Ong
9851 7634
R023241Z



13. Monique Patricia
9383 8760
R023445E



14. Willy Tan
9022 1131
R023507I



15. Marilyn Lee
9833 1516
R028997G



16. Louiis Tan
9115 5000
R027916E



17. Holden Hui
8112 9927
R000645B



18. Evelyn Tay
9636 3340
R023532Z



19. Lee Han Sing
8112 8002
R023336Z



20. Terence Lee
9025 6676
R023110C