

Quarterly Newsletter

July - September 2014



COO Address



CEO Sharing



PRIME Event

C&H Symposium

Updates of REAL Alliance

Quarterly Dinner

CPD Courses conducted in 3rd Quarter

SpiderGate

The
BRIEFING
Room

Now & Next

What Happened and What's in the Pipeline

COO Address



In this issue of our quarterly newsletter, we see the many activities & events that took place over the last 3 months. Beginning with our Annual symposium, whereby we saw probably one of the biggest turnouts in the history of the Group! With the entire 480 seater HDB auditorium almost all packed up, this must be the most well attended Symposium in all the years of the annual symposium, thanks to the formation of the REAL Alliance!

Read all about the coming together of the associates, staffs, leaders & stakeholders of the 3 established brand names of C & H, RE/MAX & M.O.R.E., in the launch of the alliance & their continued expansion plan !

In this issue, we also welcome our new franchisee - C & H international who is going to be our newest & biggest franchisee. They aim to grow to strength of the hundreds, with a distinct focus on international projects & properties, let us wish them all the best !

Yours Truly,
Kenneth Tan
Chief Operating Officer

CEO Sharing

和什么样的人在一起，就会有怎么样的人生。

- 和勤奋的人在一起，您不会懒惰；
- 和积极的人在一起，您不会消沉；
- 与智者同行，你会不同凡响；
- 与高人为伍，您能登上巅峰。
- 积极的人像太阳，照到哪里哪里亮；
- 消极的人像月亮，初一十五都一样。
- 态度决定一切。有什么态度，就有什么样的未来；
- 性格决定命运。有怎样的性格，就有怎样的人生。
- 生活中最不幸的是：由于您身边缺乏积极进取的人，缺少远见卓识的人，使您的人生变得平平庸庸，黯然失色。
- 如果您想聪明，那您就要和聪明的人在一起，您才会更加睿智；
- 如果您想优秀，那您就要和优秀的人在一起，您才会出类拔萃。



The types of people we are with determine our life.

- working with people that are hardworking, we will never be lazy;
- working with people that are positive, our life will never be down;
- working with wise people will make you raise higher than others;
- working with high-flyers enables you to reach the peak.
- people who are positive will shine like a sun no matter where they are;
- people who are negative will not change their life like any other day in the calendar month;
- your character determines your life. Your character spells your fate.
- the most unfortunate thing in life is being surrounded by passive, short-sighted people ; their very presence make your life mediocre and dull
- if you wish to be wise, working with smart people will make you wiser;
- if you wish to be outstanding, working with true blue leaders will make you successful.

Yours Truly,
Philip Chan
Chief Executive Officer

[Original Chinese text shared by Mr Philip Chan, CEO. Translated by Nicholas Fong, Business Development]

PRIME Event [1] C&H Symposium



On the 4th of August 2014, C&H had its annual symposium at HDB Hub Auditorium. This year's symposium had a special addition of launching of REAL Alliance in its agenda. At the inception of the Symposium, the Top 100 Producers for the first half of 2014 received their awards from the CEO, Mr. Philip Chan. Here's a hearty congratulations to the Top 100 producers!



After the award ceremony, the REAL Alliance (alliance between C&H, M.O.R.E & RE/MAX) was launched. The REAL Alliance was initiated by C&H and the leaders of the 3 companies came together to ink the agreement on 1st April, 2014. During the launch, the leaders of the 3 companies were invited on stage to sign and exchange certificates which was witnessed by our KEO, Mr. Albert Lu. The exchange of certificates was followed by a montage presentation from the 3 companies.



The agents of the 3 companies were joined by agents from other agencies after the launch of REAL Alliance for a 3 hour long training provided by Dr. Billy Kueek. The training topic was "Using Psychological Techniques in Selling". There was a full house for the training and Dr. Billy Kueek successfully charmed the audience with his humour while coaching all of the audience in the auditorium.



The Symposium was concluded successfully where everyone learnt something useful, made new connections and grow as an individual. C&H would like to take this opportunity to thank the sponsors of the event and everyone who helped to make the event a great one in one way or another.



Read on for the news articles published at Straits Times and PropertyGuru featuring the launch of REAL Alliance.

Straits Times – 9th August 2014

Realtors joining forces to survive sluggish market

Latest partnership of three agencies comes after bigger tie-up last month

By CHERYL ONG

MORE real estate firms are banding together to consolidate their strengths as challenging market conditions have made it harder to run solo.

A new partnership, the Real Alliance, was formed from three agencies – C&H Group, Remax and More Property – on Monday.

The coalition, with a combined strength of 1,500 agents, aims to broaden its database of properties and network of buyers in a market where transaction volumes have almost dried up on all fronts.

The move follows the formation of a similar group last month, after four agencies joined forces to form the Project Alliance

Group. It comprises SLP International, OrangeTee, HSR International and Dennis Wee Realty, and has about 6,000 agents in all.

The focus of the latest grouping, the Real Alliance, will be on shifting units at new launches, but its portfolio of properties for sale will also include foreign projects – giving agents some respite from the tepid local market.

“Because of factors like the total debt servicing ratio and cooling measures, it makes the environment very challenging for agents,” said Remax executive director Thomas Tan. “If they can’t sell local properties, they still need to put bread on the table. One of the options obviously is to sell overseas properties.”

The biggest agencies here are PropNex Realty, with about 5,600 agents, and ERA Realty, which has around 5,700 members. There are about 31,783 licensed agents here, according to the Council for Estate Agencies.

Mr Kenneth Tan, chief operating officer at C&H Group and a founder of Real Alliance, said it would be easier for the firms to land new projects this way.

“Nowadays, developers like to see that it’s a collaboration of agencies. So we say, we’ll give you the three together, instead of you having to put it together. You will get the numbers and a bigger base (of buyers),” he said.

Property agents who are members will also be given “preferential” commissions when marketing units at projects the alliance secures from developers, as opposed to realtors who do not belong to any of the three agencies.

Currently, the group has about 15 projects under its wing.

The firms also hope to benefit from collaborations in training their staff and, of course, a broader base of properties to be sold, but their operations will remain autonomous, said Mr Shawn Tan, key executive officer at More Property.

The partnership expects to market resale properties next as they see bright spots in the segment.

Developers who have forked out hefty amounts for land are finding it hard to dangle more discounts at new launches, noted Remax’s Mr Tan.

But buyers looking for affordable homes might take to the secondary market for cheaper deals. “You’re dealing with individual owners who are more open to negotiation in the resale market,” he said.

ocheryl@sph.com.sg

PropertyGuru- 11 August 2014

Three property agencies strike new partnership to battle competition

Aug 11, 2014

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The move comes amid tough property market conditions.

More real estate agencies are joining strategic alliances to jointly market a larger pool of properties, helping to extend the reach of their agents and providing more choices to clients.

The latest companies to come together to form a bloc of 1,500 agents are C&H group, RE/MAX and M.O.R.E. Property group. Dubbed the REAL Alliance, the agencies have a combined history of more than 35 years.

The three founders responsible for this alliance, Kenneth Tan from C & H, Ken Lim from RE/MAX and Shawn Tan from M.O.R.E. Property first came together to sign an agreement on 1 April this year.

In a statement, the alliance said it will offer and create better opportunities for the industry in the current environment, which is dealing with tough government measures and lower sales volume.

Aside from joint marketing of projects, the alliance will provide a wider range of training options to upgrade the agents’ skills and equip them with real estate statistics and information that will differentiate them from their competitors.

However, each agency will remain independent and autonomous on their own, the statement added.

Moving forward, the next phase of growth for the REAL Alliance involves embracing a larger number of agencies from all categories, including large, medium or smaller players.

Other recent partnerships in the industry included JLL’s 20 percent acquisition of PropNex Realty and the formation of Project Alliance Group (PAG), which saw OrangeTee, SLP International, Dennis Wee Realty and HSR International come together to boost their residential business.

Image: The three agency founders make their partnership official. (Photo by REAL Alliance)

Romesh Navaratnarajah, Singapore Editor of PropertyGuru Group, wrote this story. To contact him about this or other stories email: romesh@propertyguru.com.sg



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Below is the website of the article from PropertyGuru:

<http://www.propertyguru.com.sg/property-management-news/2014/8/58995/three-property-agencies-strike-new-partnership-to->

PRIME Event [2]

Updates for REAL Alliance



REAL ALLIANCE

The REAL Alliance partners have agreed on this logo design and soon it shall be re-produced and distributed en masse, in the form of a badge & collar pin, donned by all the REAL alliance associates, as an identification of unity, strength & solidarity !



Since the launch of the Alliance, the respective Project ICs from the 3 agencies have been coming together to get to know each other through brain- storming, visiting each other in their respective training & show flats. The REAI Alliance is aiming to achieve working together and cross selling, in preparation of coming to raise a combined core team for joint pitching & marketing of projects under the RA brand name.



PRIME Event [3]

Quarterly Dinner with CEO

In appreciation to the Top Producers of Jul, Aug and Sep 2014, Mr. Philip Chan, our CEO, has invited a few of the top producers for Q3 2014 for a dinner at Wah Lok Cantonese Restaurant, Carlton Hotel on 21 October 2014. The night was filled with laughter while the CEO shared his stories with the top performers. We are looking forward to the next CEO dinner with the Q4's Top Producers!



PRIME Event [4]

CPD classes conducted in 3rd quarter of 2014

In the 3rd quarter of 2014, C&H has conducted a total of **45** core CPD classes with 6 C1 classes, 31 C2 classes and 8 C3 classes. The trainers are the KEO, Mr. Albert Lu, COO, Mr. Kenneth Tan and Division Directors, Mr. Benjamin Tan and Mr. Nelson Lim. The classes were selling like hot cakes where 67% of the classes had more than 40 agents per class, there was even a class with 67 agents! There were a total of **1,564 agents** who attended our CPD classes during the 3rd quarter. Well done to all of the trainers!



Here's a quick reminder on the new CPD ruling, with effect from 1/10/2013, salespersons are required to attend at least one core CPD course from each of the three categories: C1, C2 and C3 over 3 consecutive CPD cycles (i.e. over a 3-year period).

PRIME Event [5]

SpiderGate

Are you aware that you could be fined \$10,000 if you contact (call/sms/fax) a person whose number is listed in the new DNC registry under the Personal Data Protection Act (PDPA)? On 16th of September 2014, our company installed SpiderGate, a Do-Not-Call Management System in an effort to observe the PDPA.

SpiderGate is installed for the office phones at the common area. It works by automatically checking and filtering out telephone numbers from the DNC registry. Therefore, if the number you are calling is registered under DNC, the call you made will not go through.

On top of that, if you wish to be protected even when calling with your own mobile phones, you could subscribe to SpiderGate's mobile application. For more information of the subscription, feel free to contact Yun Hui @ ext 27 or email yhleow@candh.com.sg.



SPIDERGATE & COMMUNICATIONS

When you use SpiderGate, you also have the suite of Holio communications tools at your disposal. Use them to improve your communications experience with your colleagues and customers!

Main Line

- Have one main number for clients to contact
- Create personalized greeting messages in various languages
- Customise your call forwarding extensions
- No hardware or wiring needed

Direct Line

- Forward business calls to up to 6 lines to stay connected anywhere
- Privacy features like office hours and black list
- Voice Mail for missed calls
- No hardware or wiring needed

Holio Fax

- No more expensive fax machine
- Send and receive faxes online in PDF format
- Receive incoming faxes via email
- Archive your faxes digitally

SMS Marketing

- Create unlimited campaigns
- Send SMSes at usage rates
- Schedule SMS campaigns
- Effective campaign management

Conference

- Voice conference for up to 8 people
- Schedule group meetings
- Receive SMS and email notifications of upcoming calls
- View conference history

SPIDERGATE & COST SAVINGS

Save time and money – enjoy lower rates for local & international phone calls and DNC registry number checks!

- Send SMS broadcasts at just \$0.032 per message (save up to 35% off usual rates)
- Make mobile calls at \$0.038 per minute (more than 4X cheaper than usual mobile charges)
- Enjoy bulk discounts for DNC number checks (save up to 50%)

Save time with our 2-step easy-to-use SpiderGate app instead of going through the manual and multiple steps at the DNC registry

SAVE

PHONE USAGE COSTS, SMS COSTS, TIME, DNC REGISTRY LOOKUPS

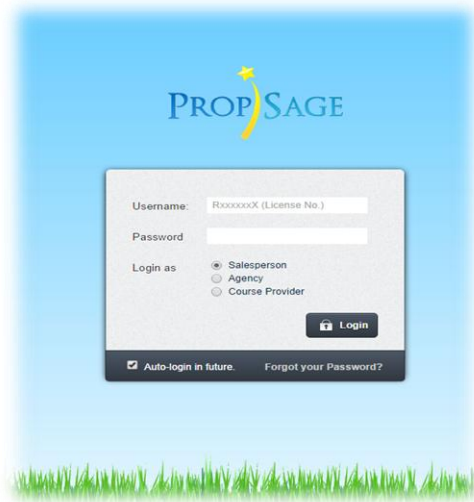
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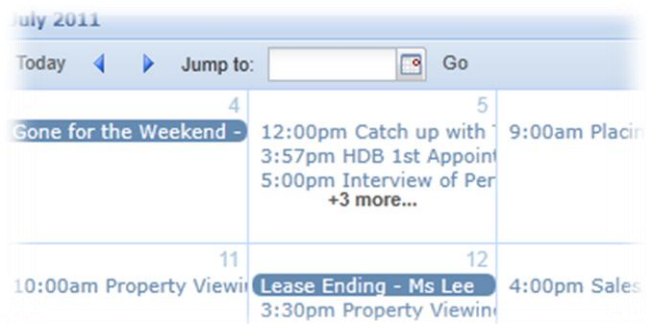
The Briefing Room

PropSage

Good news! C&H invested a significant sum on PropSage to leverage on the latest technology so that the daily operations could be facilitated. PropSage helps to computerize both the front end operations (CRM for agents) and back end operations (administrative work).



A few of the prominent features of PropSage is listed here so that you have a better idea how PropSage could help your career. In terms of CRM, PropSage's calendar could automatically send a reminder to the client when the client's lease is expiring.



On top of that, instead of carrying stacks of different forms for different transactions, with the help of PropSage, what you need now is just a laptop/tablet with internet connectivity. All of the C&H standard agreements are already uploaded in the database of PropSage, Upon logging in, you can pick the form you need, fill in the forms electronically and let clients sign electronically on the spot using your laptop/tablet.

When a deal is clinched, instead of coming to office to submit your transaction, you can submit your transaction together with all the documents at home. This help to save the trips you need to make to office.

1. Parties to Agreement

Agreement Date: / /

Seller (1) Name:

Address:

Seller (2) Name:

Address:

Ex	Case Type	Progress	Status
Non-Ex	S	<div><div></div><div></div><div></div><div></div><div></div></div>	Commission Details Entered
Ex	S	<div><div></div><div></div><div></div><div></div><div></div></div>	Client has reviewed explanation #2
Ex	S	<div><div></div><div></div><div></div><div></div><div></div></div>	Commission Details Entered

Other than that, PropSage allows you to track your own performance while team leaders can track its team's progress.

Expected Sale Price

Parties to Agreement

Commission Details

Disclosure Requirements

Co-broking

Agreement Date:

Case Type:

☒ Sale

☐ Purchase

☐ Lease by La

☐ Lease by Te

You can refer to the "User Guide" folder under Documents of the PropSage system for Propsage's operating manual.

C&H International

C&H International had just obtained their license recently. C&H would like to welcome its newest franchisee in the Group- C&H International!

Below are some quick facts about C&H International and its key personnel.

About C&H International

C&H International will be an agency focuses on marketing International Projects in Singapore and the region. It aims to complement the current C&H sales force with more international projects and regional exposures. The partners have many years of experience in finance and real estate (for both local and international markets).

The transition will take place over the next few months with the initial project park under C&H Group. The projects are from many different countries such as the UK, Australia, New Zealand, Japan, Philippines, Malaysia, Thailand & more.

About the Key Personnel



1. Charlie Lee
Snr Director, Corporate Strategies & Business Development

Mr. Charlie Lee graduated with double degree in Accounting and Economics. He has more than 15 years of experience in Business, Finance, Merger & Acquisition and IPO listing for local & offshore companies.

He is In charge of overall business strategy and direction

2. Patrick Lee

Mr. Patrick Lee has a Cert-in-RES and he is a certified CPD Trainer. He possess more than 8 years of experience in real estate, specialising in sales, leasing, training and project marketing.

His role in C&H International is training R1 team, sales associates and achieving sales target of projects.

p.s. He will be joining C&H Properties and he will be switching over to C&H International. His title at C&H International will be Director, Sales & Training Development.



3. Alan Song

Mr. Alan Song possesses MBA (Finance), BSc (Hons), Cert-in-RES and is a Certified Financial Planner, He spent 6 years in the Banking & Finance Industry and another 6 years in the Real Estate Industry specialising in overseas market.

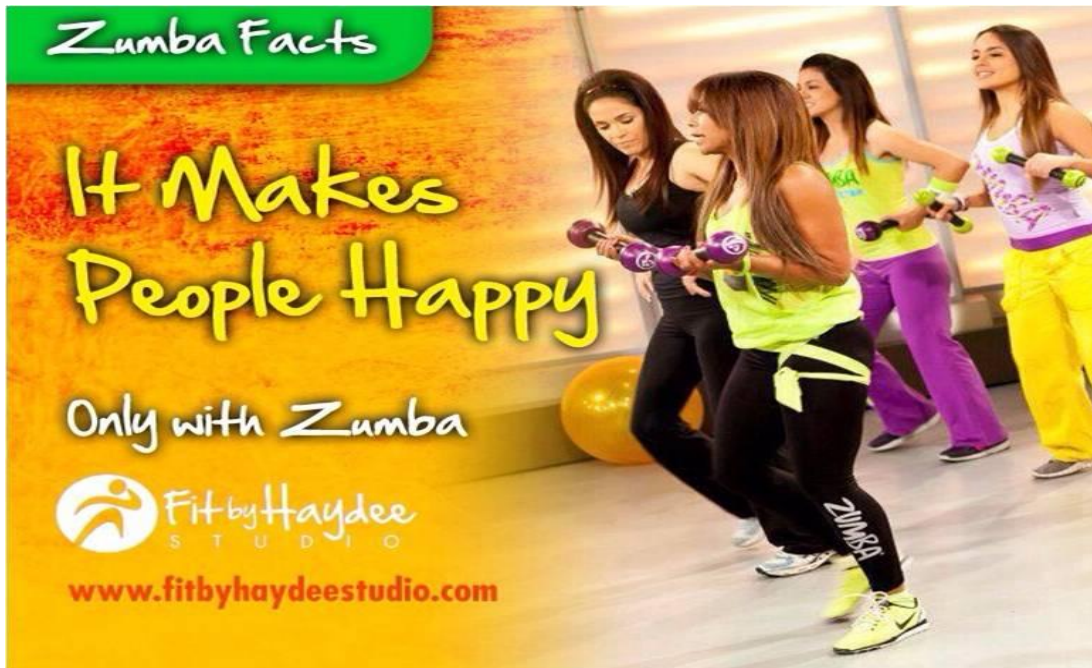
He is in charge of sourcing, negotiating, structuring real estate deals/projects from overseas market.

p.s. He is currently registered under C&H Realty and he will be switching over to C&H International. His title at C&H International will be Director, Project Development



Coming Up

Charity Event - Zumba with A HEART



Have you heard of the latest fitness craze across the globe, i.e. Zumba?

Zumba is a high-energy aerobic workout that's fun with Latin-inspired beats and easy-to-follow steps.

Top 10 reasons to Zumba®

1. Lose 800-1000 calories in an hour
2. Fit fun into a busy schedule
3. Reduce stress, clear your mind
4. Burn fat, maintain healthy weight
5. Build endurance and coordination
6. Increase circulation and flexibility
7. Strengthen your heart and lungs
8. Tone muscles
9. Practice dancing, gain confidence on the floor
10. Explore your creative side express yourself through movement

This time round, C&H combines Zumba with a meaningful act and bring to you C&H's charity event "Zumba with A HEART"! The charity event's beneficiary is the school of Asian Women's Welfare Association (AWWA) which is a school for pupils with multiple disabilities and autism from 7 to 18 years.

New In-house Agency Course

C&H will be providing new courses for agents in the aim to upgrade the agents' soft skills. On top of that, the classes also serve as a platform for the agents to expand their connections as the classes are opened to external agents too.

There are 5 classes in total and they are taught by our very own C&H trainers. The topics of the classes are HDB, Private, Commercial and Industrial Properties to Goal Setting.

Remember to look out for further details in our email blast soon!





Top 20 Performers in July 2014

TOP 20

Snr Division Director



Joseph Lee
9617 6688
R023167G



1. Geraldine Tan
9631 0257
R029176I



2. Kelvin Lam
9099 2020
R023539G



3. Margaret Eg
9680 1771
R023424B



4. Lee Han Sing
8112 8002
R023336Z

No.1 Top Team Leader



Joseph Lee
9617 6688
R023167G



5. Sukhvinder Singh
8430 0030
R023334C



6. Ronald Ng
9853 7278
R023517F



7. Cindy Kan
9382 0192
R023194D



8. Jo Teo
9105 5999
R023355F

No.2 Top Team Leader



Philip Yeo
9866 7280
R030245J



9. Edmund Kong
9781 2410
R023239H



10. Eгна Ling
9455 5202
R023518D



11. Raymond Khoo
9028 3201
R023428E



12. Mark Sim
8282 6346
R042385A

No.3 Top Team Leader



Colin Wang
9616 6949
R045671G



13. Simon Tong
9026 1123
R023171E



14. Solomon Sathguru
9027 7546
R023212F



15. Raymond Ang
9816 4022
R023394G



16. Nancy Seah
9687 7745
R023637G



17. Jay Lam
9386 1632
R023602D



18. Sarah Zhang
8118 0205
R031597H



19. Rosanne Lim
9819 9292
R023611C



20. Donna Ho
9750 8616
R023056E



Top 20 Performers in August 2014

Snr Division Director



Daniel Ling
9009 6605
R023232J



1. Lam Choon Swee
9238 5099
R040643D



2. Simon Tong
9026 1123
R023171E



3. Edmund Lee
9006 3113
R023385H



4. Janet Law
8113 5281
R023042E

No.1 Top Team Leader



Joseph Lee
9617 6688
R023167G



5. Lee Han Sing
8112 8002
R023336Z



6. Violet Pang
9383 5760
R023379C



7. Irene Low
9818 0063
R023050F



8. Francis Tan
9144 7488
R023618J

No.2 Top Team Leader



Kelvin Lam
9099 2020
R023539G



9. Stella Tan
8223 8899
R023325D



10. Egna Ling
9455 5202
R023518D



11. Sarah Zhang
8118 0205
R031597H



12. Jo Teo
9105 5999
R023355F

No.3 Top Team Leader



Patrick Ong
9225 9606
R042384C



13. Geraldine Tan
9631 0257
R029176I



14. Ronald Ng
9853 7278
R023517F



15. Adeline Qiu
9040 1782
R023235E



16. Raymond Ang
9816 4022
R023394G



17. Larry Tan
9171 1921
R023435H



18. Andy Sim
9743 6568
R029954I



19. Josephine Lim
9628 0630
R012407B



20. Rebecca Loke
9382 2833
R023164B



Top 20 Performers in September 2014

TOP 20

Snr Division Director



Edmund Lee
9006 3113
R023385H



1. Joseph Lee
9617 6688
R023167G



2. Daniel Ling
9009 6605
R023232J



3. Irene Low
9818 0063
R023050F



4. Terence Lee
9025 6676
R023110C

No.1 Top Team Leader



Joseph Lee
9617 6688
R023167G



5. Daphne Wong
9188 9192
R023624E



6. Violet Pang
9383 5760
R023379C



7. Ricky Teo
9387 4813
R023299A



8. Nancy Seah
9687 7745
R023637G

No.2 Top Team Leader



Jimmy Teow
9821 2887
R023182J



9. Geraldine Tan
9631 0257
R029176I



10. Janet Tan
9297 0472
R023123E



11. Willy Tan
9022 1131
R023507I



12. Simon Tong
9026 1123
R023171E

No.3 Top Team Leader



Wilson Aw
9109 3122
R023313J



13. Lee Han Sing
8112 8002
R023336Z



14. Paul Tan
9489 7935
R023075A



15. Sarah Zhang
8118 0205
R031597H



16. Linda Ong
9851 7634
R023241Z



17. Jo Teo
9105 5999
R023355F



18. Patrick Ong
9225 9606
R042384C



19. Andrew Chua
9047 1898
R023255Z



20. Andy Sim
9743 6568
R029954I