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Penang to build 180,000 affordable housing units by 2030

The Penang government targets to build 180,000 affordable housing units by 2030, state Housing, Local Government, and Town and Country Planning committee chairman Jagdeep Singh Deo recently disclosed.

"According to the latest update from end of last year, Penang currently has a total of 102,335 affordable housing units that have been [either] completely built, are undergoing construction in various stages or pending approval," he said in his speech at an agreement signing ceremony between Aspen Vision City and Kerjaya Prospek Sdn Bhd earlier this week.

According to Jagdeep, some 30,000 affordable housing units have been built and another 30,000 units are under construction.

Kg Baru development plan can be finalised by June

The Federal Territories Ministry Khalid Abdul Samad is optimistic that the Kampung Baru Development Plan can be finalised by June this year, based on feedback received from landowners.

Khalid said the Kampong Bharu Development Corp has held small group meetings with nearly 50% of the 5,374 landowners in Kampung Baru. "Of that, 97% said they are ready to sell their lots to pave the way for the Kampung Baru Development Plan," he told reporters recently.

The government had announced

BSP21 enters the Malaysia Book of Records

With a total of 103 facilities, LBS Bina Group Bhd's BSP21 project has entered the Malaysia Book of Records for the "Most Number of Facilities in Residential Development" in the country.

Located on a 21-acre plot in Bandar Saujana Putra, Selangor, BSP21 comprises 2,602 serviced apartments that sit on top of three podiums, which are connected via sky bridges and green spaces.

The fully completed leasehold project comes with 103 facilities and amenities across eight acres of space including a swimming pool the size of 19 badminton courts as well as a 66,000 sq ft, four-level clubhouse.

The project has a gross development value of RM1.4 billion.

"Our entry into the Malaysia Book of Records is testament of our commitment to strive to build sus-



tainable homes with the community at heart," said LBS group managing director Tan Sri Lim Hock San in his speech at a certificate presentation ceremony at BSP21 on Jan 14.

Also at the event were Selangor Menteri Besar Datuk Seri Amirudin Shari, founder and advisor of Malaysia Book of Records Tan Sri Dancy Ooi and its chief operating officer Christopher Wong, Selangor State secretary Datuk Mohd Amin Ahmad

Ahya, Menteri Besar Incorporated chief operating officer Soffan Affendi Amirudin, Permodalan Negeri Selangor Bhd chief financial officer Mohd Helmi Mohd Yusof and Kuala Langat district officer Mohd Jusni Hashim.

In his speech, Amirudin urged developers to provide competitive products and services to attract buyers and enhance the state's living environment quality.

a new offer of RM1,000 psf as the final price for buying over land in Kampung Baru compared with RM850 psf earlier. RM150 psf of the purchase price would be paid in the form of stakes in a special purpose

vehicle that will be set up to facilitate the redevelopment.

Slow recovery for property sector in 2020 – Affin Hwang Investment

Affin Hwang Investment Bank Bhd expects property demand to see a slow recovery in 2020 given the affordability issues and weak market sentiment.

According to the research house, market conditions remain challenging.

"We expect sector core earnings per share (EPS) to rebound 6% year-on-year (y-o-y) in 2019E

from a low base after an 18% y-o-y contraction in 2018.

"Sustained revenue growth and a slow recovery in profit margins should drive core EPS growth of 7% y-o-y in 2020," the research house said, noting that the moderate net gearing level will allow most developers to weather the current industry slowdown.

Affin Hwang further noted that most property developers will report weaker sales in 2019 with fewer new property launches.

However, the Home Ownership Campaign stamp-duty waiver extension to the end of 2019 supported the recovery in housing demand.

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LAUNCHES + EVENTS



Shanghai Street at Gamuda Gardens

Date: Jan 18 & 19; Feb 8 & 9 (Sat & Sun)
Time: 3pm to 9pm
Venue: Gamuda Gardens Experience Gallery, Persiaran Gamuda Gardens 1, Bandar Gamuda Gardens, Kuang, 48050 Selangor
Contact: (03) 6037 2888

Experience Old Shanghai at the bazaar organised by Gamuda Land held in conjunction with the Lunar New Year. Visitors can enjoy the gorgeous Cherry Blossom Tunnel and fun activities such as the Gold Bar lift challenge, kids' art contest, acrobatic lion dance and mask changing show as well as food and beverage from Eggette Lab, mart by Freshii, Tealive and Starbucks.

Blossoming New Year 2020

Date: Jan 18 & 19 (Sat & Sun)
Time: 11am to 8pm
Venue: Sunsuria Forum @ 7th Avenue, No. 1, Seksyen U13, Jalan Setia Dagang AL U13/AL, Setia Alam, Shah Alam, Selangor
Contact: (03) 6145 7777

Bazaar, workshops, performances, and a giant eight-meter lou sang are in store for visitors to the Chinese New Year festive event organised by Sunsuria Bhd. There will also be free face painting and rainbow calligraphy giveaways.

Sky Meridien Food Truck Carnival

Date: Jan 18 (Sat)
Time: 12pm to 5pm
Venue: SkyWorld Gallery @ Sentul, Jalan 1/48a, Bandar Baru Sentul, Kuala Lumpur
Contact: (03) 4031 6768

Be sure to come with an empty stomach to SkyWorld's Sky Meridien to enjoy the food truck music



carnival. Many exciting activities await including pop music, kids' colouring, Lego games, face painting and, of course, an abundance of delicious food. RSVP to get free food vouchers.



Chinese New Year Celebration at Sanctuary Mall

Date: Jan 18 (Sat)
Time: 10am to 10pm
Venue: Sanctuary Mall@ Eco Sanctuary, Persiaran Eco Sanctuary, 8/3, Eco Santuari, 42500 Selangor
Contact: (03) 8688 2552

Mark your calendar to join EcoWorld in celebrating the Lunar New Year at this event where you can have your palm read, a free haircut, a CNY-themed manicure and other activities. From 7.30pm, there will be LED lion dance, fireworks, celebrity performances and more.

Auspicious Chinese New Year Celebration

Date: Feb 2 (Sun)
Time: 11am to 3pm
Venue: Setia Warisan Tropika Welcome Centre, KIP Sentral, G-41 Tingkat Bawah, Jalan Warisan Sentral 1, Kota Warisan, Sepang, Selangor
Contact: (03) 806 2552/2553/2557/2558

Join S P Setia Bhd for a weekend at Setia Warisan Tropika to celebrate the Lunar New Year 2020 and enjoy good food and great company. Event highlights include God of Prosperity appearance, acrobatic lion dance and yee sang toss. RSVP your attendance through phone or register via setiawarisanthropika.house.





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Property



Pesat Bumi in JV to build Geo Antharas at mid-hill Genting

BY CHELSEY POH

LOW YEN YEING | EdgeProp.my

PETALING JAYA: Pesat Bumi Sdn Bhd is planning another development at Pahang's Genting Permai after successfully delivering its geo38 Residence in the same area in January 2019, six months ahead of schedule. The company is also the developer of 28 shopoffices at the mid-hill location in Genting Highlands called Genting Permai Avenue which was launched back in 2012. Genting Permai Avenue has been fully sold while geo38 Residence is 98% sold.

Coming up next, Pesat Bumi is partnering two individuals namely Dato Tan Su Cheng and Kenneth Teh to develop Geo Antharas on a 2.5-acre site owned by Pesat Bumi. The estimated gross development value (GDV) is RM380 million.

The serviced apartment project will be developed under a joint venture company called Antharas Hills Sdn Bhd where Tan and Teh are directors along with Pesat Bumi founder and managing director Leong Poh Hoong. Tan is also managing partner of interior design firm PDI Design & Associates.

Named after Antares, a bright and distinctly reddish star, Geo Antharas will be located directly opposite Highlands International Boarding School.

"From day one, we have aspired to develop homes promoting healthy and wellness living. And the location here is known for its cool and refreshing climate," Teh told EdgeProp.my.

The freehold project will have three north-south facing towers (41 storeys, 30 storeys and 32 storeys) comprising 476 units of fully-furnished serviced apartments with built-ups ranging from 470 sq ft to around 1,000 sq ft. The project will also offer exclusive furnished units on selected floors to target foreign buyers.

"We are talking to an international hotel brand to operate tower C (32 storeys)," Tan disclosed. Prices start from RM750 psf for early birds. The project was soft launched in mid-December 2019, while target completion date is in September 2023. "Thus



Tan (left) and Teh

far we have completed the earth works and retaining walls. Piling works are now in progress," Tan said.

Facilities at Geo Antharas include swimming pool, heated pool, badminton court, multipurpose hall, gym room, basketball half court, children's play area, library, co-working space, video arcade room, mini theatres, VIP lounges and celebrity kitchens and retail stores.

"We foresee in the next five to 10 years, due to the rapid pace of development, Genting Permai would become a nice sizeable 'mid-hill city' with comfortable weather," Tan enthused.

As for daily conveniences, Genting Permai now has a variety of F&B outlets, cafes, convenience stores, car service shops, petrol station and other conveniences.

Tan elaborated that Genting Permai would be a perfect place to live for retirees

"We foresee in the next five to 10 years, due to the rapid pace of development, Genting Permai would become a nice sizeable 'mid-hill city' with comfortable weather." – Tan

as they can enjoy the outdoors as well as the cool and refreshing air. It would also be great for those who are not working nine-to-five, such as IT workers and business start-ups, due to its proximity to KL city and Resorts World Genting which has some of the best entertainment facilities and other facilities such as conference rooms. "High speed internet would also be available at Geo Antharas," he added.

"The number of people staying in Genting Permai, both long term and short term is increasing," he noted. He also believes that demand is high in view of the entertainment and commercial components nearby, as well as the Genting Integrated Tourism Plan (GITP) master plan that might act as a future catalyst.

Developing mainly in Genting Permai, Pesat Bumi still has over 14 acres of undeveloped land in the area.

'Buyers should regain bargaining power'

BY CHELSEY POH

LOW YEN YEING | EdgeProp.my

KUALA LUMPUR: The Malaysian property market will continue to be flat this year, according to CBRE | WTW managing director Foo Gee Jen at the launch of the CBRE|WTW 2020 Asia Pacific Real Estate Market Outlook Report yesterday.

"I believe property transactions in 2020 will not be as high as 2019 as the HOC (Home Ownership Campaign) has not been extended to this year," he said.

He noted some trends will be more apparent in the near future including the rise of millennial property buyers and the expanding senior population (retirees).

"I also believe property demand will be driven by urbanisation. There is still room for the urbanisation rate to grow," he added.



"Ultimately, when it comes to housing prices, we need market forces to resolve the problem. Property prices could be determined by buyers." – Foo

On the large property overhang numbers in Malaysia, Foo said one reason for the overhang is high housing prices, especially in urban areas.

"Ultimately, when it comes to housing prices, we need market forces to resolve the problem. Property prices could be determined by buyers."

He shared that in some developed countries such as the UK, consumers are able to dictate property prices by bargaining even when buying from the primary market.

"Although the primary market only accounts for less than 35% of overall transactions in Malaysia, prices in the market overall follow the primary market," said Foo.

"In Malaysia it is a take-it-or-leave-it situation when it comes to new projects.

"It is time for the power to determine

the pricing to be returned to buyers. Buyers should determine the price, not the other way round," he added.

He expects the 2019 property transaction volume data to show improvement, thanks to the Home Ownership Campaign (HOC) which helped clear some stock. However, the overhang situation remains a concern as there is a number of new launches adding supply into the market.

On the issue of affordability, Foo said developers should adopt the industrialised building system or IBS.

"This is just like the Industry 4.0. If we continue to rely on cheap foreign labour, the industry's pace of IBS adoption will be hampered," he said, adding that there is also not enough incentive for IBS adoption.

This article first appeared on EdgeProp.my

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Artist's impression



Artist's impression



Waterfront Village

— the pulse of Klang Valley North

GAMUDA
GARDENS

The 810-acre township of Gamuda Gardens in Selangor welcomes an exciting new year with the completion of an enchanting lakeside retail village called the Waterfront Village in January.

It will serve as the social hub for residents of the mindfully-planned township located in North Sungai Buloh, as well as for the population in the surrounding vicinity of KL North in general.

Indeed, the opening of the Waterfront Village will add an abundance of conveniences for residents of Gamuda Gardens including a collection of food and beverage outlets, retail brands, recreational and wellness elements, a market hall, a clubhouse and others.

Waterfront Village is named after the lakes and waterfalls fronting the building. Sitting on a 100,000 sq ft site, it has a net lettable area of about 27,700 sq ft of which around 40% has been taken up.

Confirmed tenants to date include KFC, Tealive, Freshii Neighbourhood

Market, Mr DIY, GMT money changer and Ecocana Sports. Freshii Neighbourhood Market sells a variety of local and imported food, from fresh vegetables and fruits to quality frozen seafood and meats from the US, Australia and Japan. A line-up of organic products are also available.

The retail village is set to receive more tenants after March 2020, says developer Gamuda Gardens general manager Chu Wai Lune.

UNIQUE DESIGN

With the 50-acre pet-friendly Central Park next to it, Waterfront Village's design traces the shape of the park's lakeside.

The seamless layout connects the retail village with the outdoor natural setting which encourages people to enjoy the outdoors and provides a relaxing vibe. For instance, nothing separates the lower ground floor of the retail village from the green lawn beside the lake, while the ground floor features a huge balcony that allows the public to enjoy scenic views of



The ribbon-cutting ceremony to mark the opening of the Gardens Wellness centre that sits beside the retail village

the green surroundings, especially of the two waterfalls and the five cascading lakes.

This means that besides visiting shops inside the building, one could also take a leisurely stroll or ride a bicycle along the lakeside, eat, read, relax or just wander around the beautiful and refreshing environs.

In the evening, a fountain in the middle of the lake will be lighted up to throw an impressive visual feast, while the Gardens of Lights will be lit up with interactive landscape lighting and fun LED stepping tiles.

"Gamuda Land has made a conscious effort to incorporate placemaking elements into Gamuda Gardens' commercial components," Chu says.

"Envisioned as a social hub, the retail village provides the ambience and the space for activities to take place, such as events, gatherings, casual business meetings, having coffee and other activities," he adds.

The Waterfront Village was officially completed on January 11. Along with

the ribbon-cutting ceremony, a weekend bazaar with an Old Shanghai theme also kicked off in conjunction with the Chinese New Year festive season.

Interesting activities at the street bazaar will include acrobatic lion dance, mask-changing performance (*bian lian*), gold bar challenge, God of Prosperity walkabout, Chinese feather jianzi (shuttlecock) game and delicious authentic street food.

MORE EXCITEMENT IN STORE

Gamuda Gardens was first launched in 2017 and is steadily drawing more people to the area with its exciting new attractions.

For instance, already up and running is the Gardens Arena, a FIFA-sized football pitch that was opened in December 2019, allowing Gamuda Gardens to host social leagues and tournaments.

A water-play area called the Big Bucket Splash covering an area of around 1,180 sq m will be set up at the Waterfront Village while a lake-

side wellness centre called Gardens Wellness will also sit beside the retail village to offer facilities such as a gym, eight badminton courts, a swimming pool, and a dance studio.

With its spectacular waterfall and lake setting, the Central Park is also suitable for wedding shoots, while events and parties can be held at Le Gardens Pavilion, an exquisitely crafted event space operated by Weddings by Emma.

COMBINING MODERN AND COUNTRY LIVING

At Gamuda Gardens, everything is mindfully planned and thoughtfully brought together.

Besides the exciting retail, entertainment and leisure components, there will also be amenities such as educational institutions including Beaconhouse preschool and international schools.

So far, Gamuda Gardens has launched landed homes called Aida, Agalia, Lavena and Nara; high-rise homes Gaia Residences; Rumah Selangorku affordable housing Danau Ria; cluster semidees Jovita as well as superlink homes Joya. Gaia Residences and Joya are participating in Maybank Islamic's HouzKEY financial scheme for easy home ownership. Future launches will include semidees and bungalows.

The township has easy access to the North-South Expressway leading to Kuala Lumpur city centre, Petaling Jaya, Subang Jaya and Shah Alam; the Guthrie Corridor Expressway leading to Shah Alam's Bukit Jelutong; as well as LATAR Expressway that connects to Kuala Selangor and Selayang, Selangor.



Lake illumination at the Gardens of Lights



Visitors to the Waterfront Village can take a stroll or ride a bicycle along the lakeside



One of the children's playgrounds at Gamuda Gardens

All are welcome to visit the **Old Shanghai Street Bazaar at Gamuda Gardens' Waterfront Village** on Jan 18 & 19 and Feb 8 & 9 from 3pm to 9pm.

For more information, please visit gamudaland.com.my/gamudagardens.
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You can afford to BUY A HOME, if you do this



Buying your own house with only a RM3,000 monthly salary may seem like just a dream, but if you are prudent enough, you may be able to realise that dream.

BY CHELSEY POH

We have heard Malaysians complaining about house prices soaring beyond reach. But pointing fingers and waiting for the government, the developers or the market to change things may take forever, and you may end up not having anything to your name. Ultimately, if you want it bad enough, you will have to beat the odds yourself.

On the other hand, if you buy a home of your own, especially in the Klang Valley, you must ensure that you do not overburden yourself by committing to a property that is beyond your financial capabilities.

Co-founder and executive director of financial planning firm MyFP Services Sdn Bhd and Certified Financial Planner (CFP) holder Eng Meei Yu warns that it is important for you to understand your own financial situation before making any significant financial decisions like buying a property.

"In aiming to buy a house, you need to first have and stick to a long-term financial plan that takes into consideration your personal financial circumstances and goals," she tells EdgeProp.my.

Young homebuyers today could also take a leaf from the books of the older generation of homebuyers who were willing to start small and then upgrade when they began to earn more.

Houses priced below RM300,000 and those under various government housing schemes would be a good choice for first-time homebuyers.

According to data released by the Department of Statistics Malaysia in October 2019, the average monthly salary in Malaysia stood at RM3,087 in 2018.

Hence, if we took a young adult earning RM3,000 per month as an example, what should he or she do in order to buy a house worth RM300,000? Consider the following steps.

ENG MEEI YU



Eng: In aiming to buy a house, you need to first have and stick to a long-term financial plan.

YONG CHU EU



Yong advises using a cheap second-hand car, public transport, or staying near your workplace.



1. Plan and save for the down payment

The first payment is usually the down payment, so prepare to save for it well in advance. Saving enough for a down payment would entail commitment, discipline and patience over a period of time.

Assuming the down payment is 10% of the property price, this would translate into RM30,000 for a house worth RM300,000.

If you earned RM3,000 a month, you would need to save between RM500 and RM833 a month (15% to 30% of salary) over three to five years. (See Table 1.)

Avoid other commitments such as car loans or other loans for luxury spending such as an extravagant wedding.

"For instance, many youngsters choose to buy a new car, or the smartest notebook, or phone as soon as they start work but this would significantly slow down your progress of buying a house," says managing director of Money & Life Academy and certified financial planner Yong Chu Eu.

He advises using a cheap second-hand car, public transport, or staying near your workplace.

"Time is important in accumulating wealth. These loans might drag on for about seven to nine years due to the loan repayment period pulling you back from starting the journey to accumulate wealth early," he adds.

Table 1: Sample monthly budget plan

MONTHLY INCOME	AMOUNT (RM)
Gross pay	3,000
Net pay*	2,400
MONTHLY EXPENSES	AMOUNT (RM)
Room rental	500
Food	600
Transport	200
Student loan repayment	200
Leisure	200
Remaining	700

*After deducting tax, EPF and SOCSO

2. Apply for housing loan

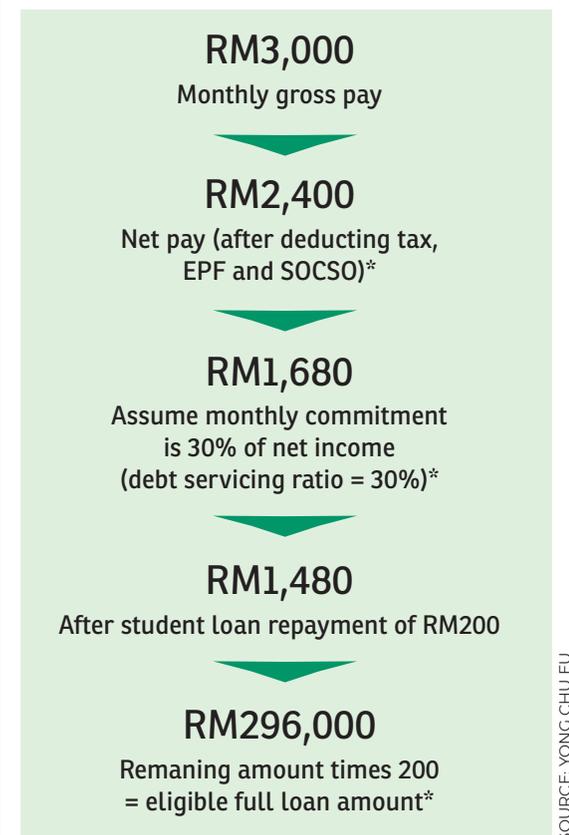
Once you have enough after saving for three to five years, choose a unit and pay for the 10% down payment. Then proceed to borrow the remaining amount from a bank or from other financing channels.

Refer to Figure 1 for a simple example of how loan eligibility is calculated.

We used RM3,000 as the income level but usually after five years, someone who is motivated and ambitious should be earning more than that amount by then.

Yong suggests getting the longest loan tenure to lower the risk of tight cash flow. "It is not easy to own your first property independently but once you get your first house, it becomes easier to buy a second or a third," he adds.

Figure 1: Calculation of loan eligibility



*According to assumptions based on common situations.



ADVICE

Telling your family and friends about your plan would also be a good idea, as useful advice may come from unexpected places. "Above all, start saving for the down payment immediately and make sure you save that portion of your income with strict discipline," Yong counsels.

3. Plan for loan repayment

If you have borrowed the full loan amount eligible (RM296,000), the monthly instalment would be RM1,500 over 30 years. (See *Table 2*.)

Yong and Eng both opine that for someone who is earning RM3,000 a month, the loan repayment ratio is not healthy as it takes up more than 50% of net income. Hence, it is important for them to strive to raise their income level.

Table 2: Sample calculation of monthly loan repayment

TOTAL LOAN AMOUNT: RM296,000 Interest rate: 4.5% • Loan tenure: 30 years
MONTHLY LOAN PAYMENT: RM1,500 (Monthly starting principal payment – RM390 + monthly starting interest payment – RM1,110)
Est. TOTAL LOAN PAYMENTS*: RM539,923 (est. total interest payments – RM243,923)

* Over 30 years

Also to be noted is that for those buying property on the secondary market, the repayment commitment would take effect once the loan is disbursed.

For new projects, monthly loan repayments will gradually increase due to progress billing, giving a longer buffer time for the borrower to seek a higher income. For buyers of new houses, loan repayments in the early stages (the first one or two years) should not be a huge burden, as the repayment will begin with interest payments first, before the full instalment kicks in.

A healthy loan-to-income ratio would be about 40% and below, taking into consideration emergency expenses.

CONTINUES NEXT PAGE

“Owning is always better than renting”

BY RACHEL CHEW

Hailing from Seremban, Negeri Sembilan, buying her own property never occurred to 27-year-old Hyinz Ng until she was transferred to the Klang Valley four years ago.

Ng, who works as a photographer for a publication, says she used to live comfortably with her family in Seremban.

“As the Seremban office was downsized, I was offered work at the company headquarters located in Petaling Jaya. I accepted the offer, but moving to the city was such a drain on my pocket because everything, especially the accommodation, costs more,” Ng tells EdgeProp.my.

She rented a room in Petaling Jaya for RM600 a month excluding utility charges and parking bay rent.

“Doing that sparked the thought of owning my own place. I was thinking that instead of paying rent every month to help the landlord repay his property instalment, I should buy my own property and pay instalment for my own property,” Ng recalls.

So one year after moving to PJ, Ng learned of a new affordable housing project located in Semenyih, Selangor. The apartment is part of a township being developed by a reputable developer. The selling price was RM100,000.

After much consideration, she decided to buy the apartment despite it being almost an hour’s drive to her office.

“It is now or never. A property for RM100,000 is rare and is something I can afford now. I’m lucky as I’m not doing a deskbound job, hence traffic is not really my main concern. I think what is important is to get a place to call my own in a nice environment and within a growing township. I believe it is an asset that will give me capital gains in future,” says Ng.

She moved into the unit in June 2019. She spends around RM600 a month in total for mortgage repayment, utilities and maintenance fees.

“As I only received an 80% loan, I emptied my EPF second account and topped up with RM10,000 in savings for the 20% down payment and other fees. Fortunately, I have saved up enough,” she says.

Saving is a habit Ng has cultivated since she was a child. She has been saving about 20% to 30% of her monthly salary since she started working – she worked part-time at a bakery shop as a teenager prior to photography.

The most effective way for her to save is to auto-debit a fixed amount of money every month into another bank account that she never touches.

“I use what I have in the main account. The main point here is to separate the money so I could discipline myself from overspending,” she explains.

Besides the apartment, fixed savings and insurance, Ng says most of her money is spent on food and personal items.

“My car has been fully paid off and I do not intend to change to a new one until I have to.

“It is true that many of my friends drive a better car than me, but when I have only RM100,000, the choice is obvious because property creates more value in the long run,” she enthuses.

“It is true that many of my friends drive a better car than me, but when I have only RM100,000, the choice is obvious because property creates more value in the long run.”



LOW YEN YEING | EdgeProp.my

NG'S TIPS

BUYING PROPERTY AT A YOUNG AGE

1. A clear goal

It is not an impossible mission to buy property at a young age. If you have a clear goal and believe it is possible, you will adjust your lifestyle and find a way.

2. Be well prepared

It takes a long time to be financially prepared for a property. Therefore, plan it ahead so that when the opportunity arises, you are ready to grab it.

3. Start small

Be practical and don't aim too high for your first baby step. Buy a smaller and affordable property so you don't have to sacrifice too much of your lifestyle. You can slowly upgrade your property as the property gains value and your salary slowly increases.

CHOOSING A PROPERTY

1. The right price

You don't have to give up everything and buy a property you can barely afford. Find a unit in an affordable housing scheme project as it comes at a lower price point which could give greater room for capital gains in the future.

2. The area's prospect

Consider having a home a bit further from the city as long as the area has a good and complete master plan and amenities, facilities and connectivity.





FROM PREVIOUS PAGE

Common mistakes when buying a home

From a personal finance perspective, Eng shares three common mistakes novice homebuyers make.

1. Not managing cash flow

Cash flow is important, especially when you are about to get into a long-term commitment. To buy a house, you must be prepared to regularly set aside a portion of income, hence controlling outflow of cash is important. Those who do not budget their expenses will risk overspending using credit cards or by getting personal loans, resulting in negative cash flow and snowballing debt. Such debts will cause you to delay buying a house or default on a housing loan.

2. Not having a financial plan

Controlling cash outflow is a daily task, while a financial strategy that incorporates the individual's financial position and goals could act as a long-term financial road map. Working out a personal financial strategy, even a simple one, could help you in making better financial decisions.

3. Being overly optimistic about financial and life situations

Maintaining a healthy financial position requires a lot of hard work and prudence. Many may think that things will automatically solve itself as time goes by, but the fact is that it won't. You need to be fully aware of the challenges that will come with buying a house and plan ahead of time to handle the commitment.

“Never too young to own a property”

BY RACHEL CHEW

“I have always wanted to buy a property but I never thought I would buy one at the age of 22 years old,” says the now 24-year-old CK Chang.

Chang tells EdgeProp.my that he is the proud owner of a 1,100 sq ft condominium unit in Bukit Jalil, Selangor worth about RM500,000. After getting the keys in February 2019, Chang decided to rent it out for rental income.

“I joined the workforce after taking a diploma course. I am lucky because my employer gave me a lot of opportunities and trusted me to take on greater responsibilities. In a short period of time and at 22, my salary was already considered high among my peers, so I guess that was how I was able to get a housing loan for my condo,” says Chang.

“I was renting a place with my partner and she was eager to buy her own place. We went to see some new projects casually and she fell in love with the one in Bukit Jalil.”

They decided to jointly buy the property. However, the mortgage application was rejected as his partner did not have proof of strong financial background.

“The bank hoped that I could find another joint borrower but I did not have anyone else. I told the bank officer that I wanted to try as a single borrower and luckily, the loan was approved despite my young age,” he says.

In the current buyer's market, Chang feels that it is a good time to buy a property.

“There are many ongoing projects offering very minimal down payment with a lot of freebies. The government also



CK CHANG

offers some financial assistance for young first-time homebuyers. I believe that if you are determined to buy your own property, you should do it now,” he says.

He advises young homebuyers to work backwards when planning for a property purchase. “Before buying, the first thing I did was to check my loan eligibility and how much I can commit for the monthly mortgage repayment after deducting all the other commitments such as my study loan, car loan and fixed monthly savings.”

Ever since he started working, Chang made it a habit to save about 20% of his monthly salary as funds for short- and long-term investments.

“The idea of buying a property has been rooted in my mind since young, so I have been saving money, and when the buying opportunity arose two years ago, I was ready,” he notes.

“One is never too young to own a property. I believe owning a property at a young age gives you more financial freedom in the long run,” Chang concludes.

CHANG'S TIPS

BUYING PROPERTY AT A YOUNG AGE

1. Give and take

If you cannot have all the things you want, prioritise. A fancy car should be ranked as less important than a house down payment. Owning a house is cooler than owning an imported car at a young age, says Chang.

2. Work backwards

Sit down and review your monthly expenses. Understand how much you can commit for a monthly house instalment before looking for a property that you can afford.

3. Buy early

There are more pros than cons of buying property at a young age as you are likely to maximise the mortgage tenure, forcing you to save every month. You could also start accumulating other assets.

CHOOSING A PROPERTY

1. Future prospects

The project's design and township planning are more important than location. Chang believes a sustainable township creates more value while a location can be “created” through place-making, infrastructure development or other catalysts.

2. Developer reputation

Although not guaranteed, pick a reputable developer as they often bring lower risks in terms of project abandonment, poor quality or poor after-sales service.

NEWS



Amazon picks Manchester over London for new UK corporate office

BY NATE LANXON

LONDON: Amazon.com Inc. opened its first corporate office in the U.K. not to be based in the nation's capital city, instead choosing the northern city of Manchester for a new site.

The company said Thursday it'll populate the six floors and 90,000 square feet it's leased in the century-old Hanover Building with 600 new jobs “over time,” including software developers and branding specialists.

“We are already actively hiring,” Amazon U.K. Country Manager Doug Gurr said in a statement. As of Jan 15, the company had 19 open positions in Man-

chester classed as corporate, including a sales manager and a tax analyst.

A spokesman for Amazon separately said that although the retailer has other sites around the U.K. — such as in Edinburgh, Cambridge, and parts of England's north west — they were primarily either R&D hubs or distribution centers.

In picking Manchester as a non-London hub for corporate roles, the retail giant follows the likes of the BBC, which over the past decade has created or moved thousands of jobs into a purpose-built site in the city's Salford area. Microsoft Corp. and Alphabet Inc.'s Google both have

outposts in Manchester.

Still, London's appeal to investors continues to wildly outweigh that of cities like Manchester, Cambridge, Bristol and Edinburgh, all of which are home to top scientific universities and notable tech firms, but only accounted for about a fifth of Britain's total 3.17 billion pounds of technology VC funding for the first half of 2019.

The new office is nestled in a district populated with trendy bars, theaters and cultural history. The city's 15th-century cathedral is about as equal a walk away from Amazon's northern home as the Manchester Arena concert venue. — *Bloomberg*

IAN CANHAM/ALAMY/BLOOMBERG



Hanover building in Manchester.



BY TAN AI LENG

Prepare for the worst in the Metal Rat year

The Malaysian and global economy will continue to be sluggish and could get worse in the year of the Metal Rat, so it would be wise to keep cash, reduce debt and extend your social network as this will augur well in future if you need to find a new job, said Mastery Academy of Chinese Metaphysics founder Datuk Joey Yap.

According to Yap, the Earth, Metal and Water elements are the three strong elements this Metal Rat year which will begin on Feb 4, 2020. The Earth element is the strongest, which means things would be moving slowly or stay stagnant as its nature implies. Although Metal is the second strongest element, it will be buried under Earth.

He was speaking during the Joey Yap's Feng Shui & Astrology Seminar 2020 which took place at the Malaysia International Trade and Exhibition Centre in Kuala Lumpur on Jan 11 and 12.

EdgeProp.my was the media partner of the event which attracted over 20,000 Feng Shui aficionados. The annual series of seminars kicked off with Singapore on Jan 5 followed by KL and Bangkok as well as Penang in February.

"Looks can be deceiving when it comes to the economy this year. As the strongest element in 2020 is Earth, which is Ding Fire's Output element associated with appearances, it suggests that the economy only looks good on the surface," Yap told EdgeProp.my.

The Metal element represents wealth, but its strength is weaker than the Earth element, indicating a possible global economic downturn that may manifest as a recession at the end of the year or early 2021 as the element gets weaker in the third quarter of 2020.

However, he also added that: "This is not set in stone as a trigger is needed to activate this time bomb. Hopefully, with the strength of the Nobleman residing in the Rooster, it will be able to soften the impact."

"Be brave and embrace the challenges and in coming up with options to solve problems," he said, and offered three things to do that would help navigate one through the year.

1. Have at least six months of cash reserve as this may come in handy to help ride out the bad times such as unemployment.
2. Go zero-debt or only keep good debt such as housing loans.
3. Enhance your "network" with potential future employers.

As for property investment, Yap said the market remains slow and it will take longer for sellers to find buyers.

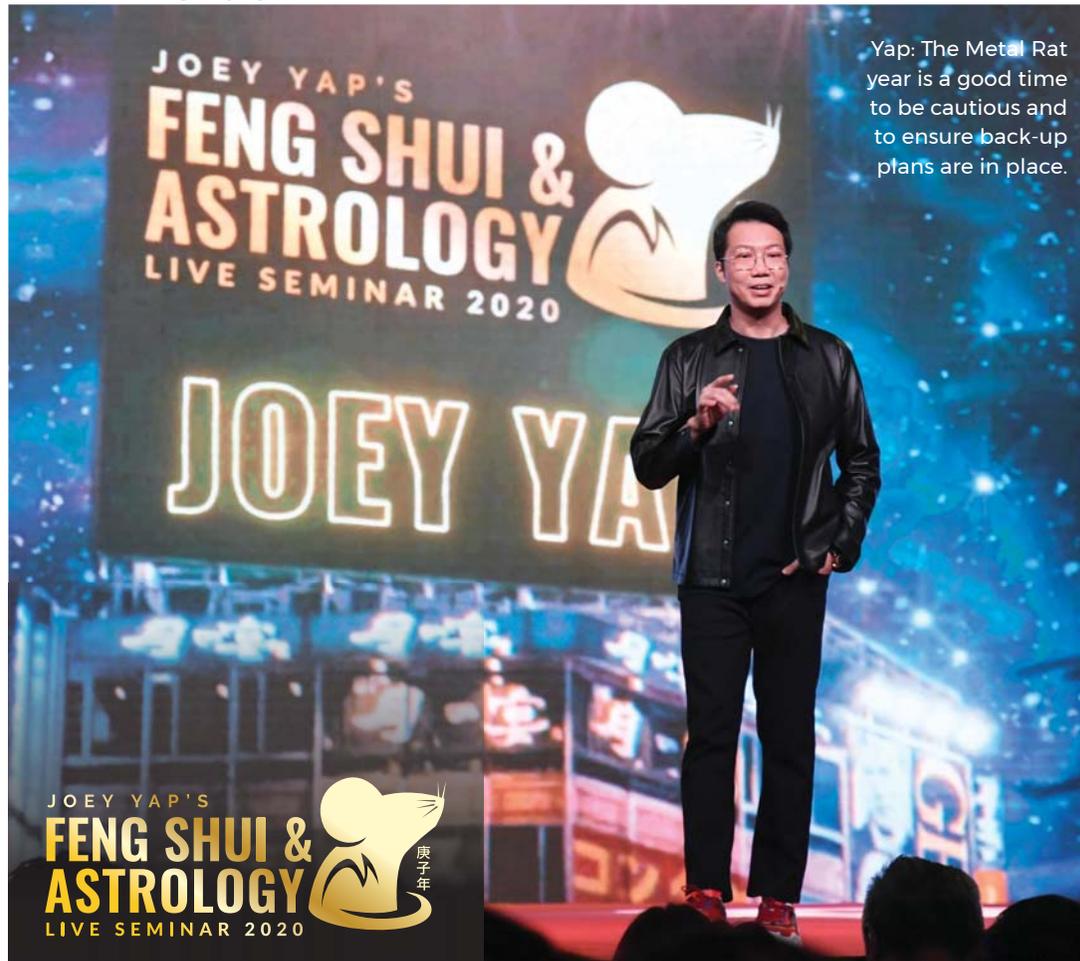
Nevertheless, he emphasised that there are still opportunities to accumulate good assets, such as property, and in learning new skills to enhance one's knowledge and be equipped to make informed decisions when the need arises.

"We may see upheavals from 2019 follow us into 2020, so this is going to be a fun and an exciting year for those who thrive under challenges," said Yap.

Opportunities can be found especially for those who are observant and have a clear strategy in mind.

"Keep in mind that adaptability and

LOW YEN YEING | EdgeProp.my



Yap: The Metal Rat year is a good time to be cautious and to ensure back-up plans are in place.

financial immunity and wait for opportunities to show themselves.

Things may decline further towards the end of the year and early next year, hence a solid long-term strategy is needed to brace against a long financial winter which may last a couple of years, said Yap.

No sector will be spared

Yap added that the Metal Rat year is a good time to be cautious and to make sure backup plans are in place as it is going to be a turbulent time for all sectors.

From the Feng Shui perspective, the Water element is at its weakest in 2020 due to the strong presence of the Earth element which suppresses and blocks its flow. Hence, faster-moving industries that are influenced by the Water element such as those in tourism, journalism and start-ups (services) might suffer some setbacks.

"Starting the year with a clean financial slate would be a good action plan for businesses. Make sure you clear any outstanding debts and build a steady cash reserve for emergency needs," Yap said.

The political scene may also see some turbulence as the Yin (Tiger), a Solitary Star that deters cooperation with others, is present. The Hidden Combination of Chou (Ox) and Yin (Tiger) indicates power plays.

"Prominent figures may be questioned about their values, ideals and the manner in which they choose to help others. Meanwhile, there may be an increased number of mass protests, especially in regions where oppression is high and there is poor fundamental rights."

However, Yap added, political turbulences will be short-lived due to the presence of the Nobleman Star.

Stay out of these directions!

It will be a challenging year for the property sector and there are three cardinal directions to avoid.

"These directions will make ground breaking of new projects and renovation works challenging. Avoid the **South**, **North 2** and **East** directions. Activating these unfavourable areas would invite accidents, health issues and disasters. This would impact both property buyers and developers. It would be best to keep these areas inactive," said Yap.

The **South** sector should be left alone and undisturbed as the Three Killings Star is situated there. According to Yap, this would bring about some serious negative consequences for the property and its inhabitants such as accidents, robberies, theft and health issues and complications, if activated.

Meanwhile the **South 2** star is the Year Breaker. Sometimes known as the 'Wrath of the Grand Duke', this star could trigger consequences with worse outcomes than the ones triggered by the Grand Duke itself!

As for the Grand Duke, this star resides in the **North 2** sec-

tor of your property. Aside from severe outcomes for your health, it could also potentially invite accidents and disasters into your home.

"You should avoid facing this direction during work, major work discussions and meetings. Keeping your back to North 2 will enable you to regain the upper hand in professional negotiations and all career-related activities," Yap said.

The **East** sector has the Five Yellow Star present which holds extremely volatile and negative energies. If it cannot be avoided, try using metal items, preferably brass, copper and iron in the area to neutralise the negative energies.

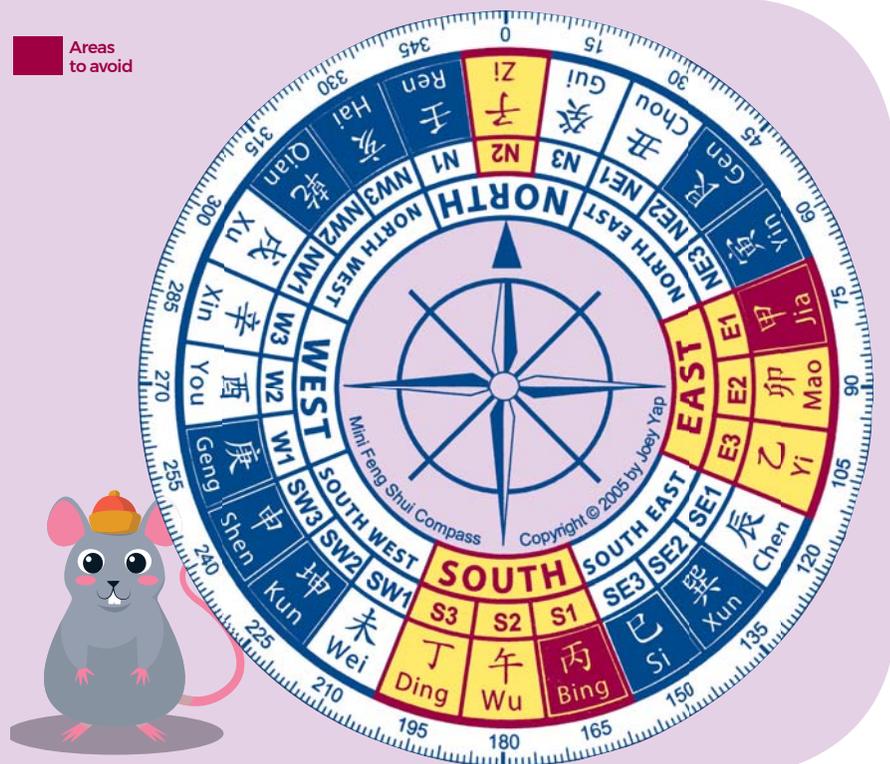
"For property owners, avoid having any renovations in these areas of the property or if the property lies in these directions. Hold off any planned renovations until next year and only begin renovations after carefully selecting a good date for it," he advises.

Meanwhile, he added, good directions are those that are free of the negative stars' influences and that work well with one's personal good direction.

innovation are your best friends in 2020, so expand your immediate skill sets to keep ahead during difficult times," he explained.

Although the global economy does not look great, those who have a plan and are prepared to take advantage of fluctuations in the market, may see this as the best time to gather resources for the future.

2020, he added, is not a good year for speculative endeavours. Instead, investors are advised to build their fi-



INSTA-SPOTS



BY NATALIE KHOO

Not sure what to do other than eat and watch reruns of old Chinese movies this Lunar New Year? Why not visit these malls in the Klang Valley and enjoy the festive decor inspired by Chinese heritage and tradition.

With bursts of spring colours and the very *ong* shades of red, yellow and gold, their decors will get you and your family into the festive spirit to welcome the Year of the Rat.

Here are eight malls you should visit this Chinese New Year (CNY) 2020!

PICTURES BY LOW YEN YEING | EdgeProp.my



Pavilion Kuala Lumpur

Disney's Mickey Mouse and Minnie Mouse have joined in the festivities this CNY! Inspired by the musical box, the giant Mickey and Minnie sculptures will put on a "performance" every hour rotating and twirling in tandem. Even the red lanterns are hung and arranged in the shape of Mickey, so do drop by if you are a fan! The Cultural Village at Centre Court, Level 2 also offers interactive pop-ups, delightful photo opportunities and various activities.

The 8 must-see CNY mall decors!



Berjaya Times Square, Jalan Imbi, Kuala Lumpur

Adorned with gorgeous pink cherry blossoms, the mall has been transformed into a pretty floral garden with a palatial pavilion. Shoppers will also be entertained by weekend performances of Chinese orchestra, Chinese flower dance and God of Prosperity walkabout.

Suria KLCC

The mall has created the tallest pagoda replica in Malaysia at the KLCC Esplanade, just steps away from the Petronas Twin Towers. At 21.7m tall and certified by the Malaysia Book of Records, the majestic octagonal-shape Chinese pagoda makes a great backdrop for a photo in the family album.





Sunway Pyramid, Bandar Sunway, Selangor

Synonymous with the colour of royalty, Sunway Pyramid has taken on a glittering gold theme of the Bank of Fortune to usher in prosperity in the Year of the Rat. During the New Year, gold is often presented to loved ones as an auspicious gift, signifying blessings and good luck. Lion Dance enthusiasts can enjoy performances every weekend at 3pm.

1 Utama Shopping Centre Bandar Utama, Selangor

Shoppers are greeted with the Golden Wishing Tree Garden that represents longevity, prosperity and good fortune. Placed in the heart of the garden is an ornamental pavilion decorated with festive lanterns, cherry blossoms and golden oriental arches that offer stunning backdrops for Instagram pictures with friends and family.

Mid Valley Megamall, Kuala Lumpur

Partnering LEGO, Mid Valley has brought to life a vibrant village market at the Centre Court. There are many activities for shoppers visiting the village market including exciting workshops, rewarding games, and even a special wishing wall.



The Gardens Mall, Kuala Lumpur

Mid Valley Megamall's sister mall, The Gardens Mall carries a slightly more traditional decor style. Regarded as a symbol of hope, paper cranes take centre stage this year in line with its decor theme called "On the Wings of Hope". The beautiful and meticulously folded origami cranes bear the best wishes for a great year ahead.

NU Sentral Mall, KL Sentral, Kuala Lumpur

The mall has chosen "Yi Fan Feng Shùn" as its theme, which means "smooth-sailing through any obstacles" in Chinese. Using traditional Chinese watercraft, auspicious red lanterns, Chinese traditional drums and lotus flowers, they symbolise the propitious wind that flows throughout the upcoming journey through 2020.



HOME IDEAS

1 "I may need it someday"

"There will definitely be a day when it will come in handy."

"Someday I might wear it or use it."

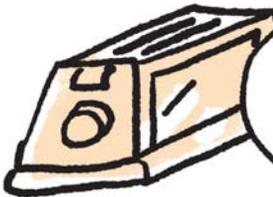


Put them in the "KIV" box and set a time period for review.

Put aside the items to be discarded and set a timeline such as six months or one year to review these items. If you have not worn, used or even looked at them once in that period, it is perhaps time to let them go.

For recyclable items like empty paper or tin boxes and paper bags that you think might come in handy someday, chances are they won't. Time to put these items into the recycling bins.

2 The scrooge



Admit you have made a bad decision and let go.

Impulse buying is often the culprit and it's hard to admit that you have made a wrong decision in buying things that end up never used or hardly used such as that unworn dress in your closet or that kitchen appliance that has been gathering dust, just sitting in a corner of your kitchen for years. Why not give them away? They may be more useful in somebody else's hands.

3 "I hate to waste"

"This still functions well. Throwing it out would be a waste."



Get rid of it, but not necessarily into the garbage bin.

Items are no better than trash if you keep holding on to them and do not use them. It is not good to waste, but discarding things does not mean turning them into trash.

Here are some ways you can adopt a zero-waste approach:

- **Monetise them** — sell the items on second-hand marketplaces like Carousell, or exchange them for items that you need through barter trade groups on social media.
- **Give them new life** — there are plenty of ideas available online to teach you how to upcycle and utilise old items for new purposes.
- **Donate or recycle them** — donate unwanted stuff to charities or communities. Respond to various recycling activities such as 1 Utama Shopping Centre's Eco-Fabric Bank that collects cloth items for recycling. Campaign ends Dec 31, 2020. For other recyclable items such as paper, glass and metal, spend some time cleaning and sorting through them before sending them to recycling stations.
- **Think twice before buying** — above all, start making better purchase decisions. Think before you buy and value what you have bought.

Spring-cleaning

— how to fight that feeling and declutter

BY CHELSEY POH

Do you ever find yourself rummaging through an entire room just to look for something? Does the room look like a tornado has just torn through it when you're done, but you still can't find it? We are already well into a new decade, for heaven's sake, so let's just say no to clutter.

For those celebrating the Lunar New Year, there is time yet to free yourself from clutter and welcome the year with a clean slate.

Discarding the things that you have been keeping for years sounds easy but it can be very difficult for some people. To master the art of decluttering, you may have to face and overcome these six emotional battles.



Four categories of things to get rid of



Expired and outdated items

Food in the fridge or cupboards, drained batteries, cosmetics and skincare products — if their best-before dates have long passed, it's time to put them in the bin. The same goes for old magazines, CDs and DVDs as well as bulky disc players. You won't be using these anymore as you have more choices online.



Stuff that does not fit anymore

Shoes or clothes that no longer fit or match your current style should be given away or sent to be repurposed/recycled.



Worn personal hygiene items

Old blankets, old towels and old toothbrushes should be discarded for hygiene reasons. Travel-sized toiletries you've been keeping for years can go. Chances are you will never use them. Just pare it down to what you need, and get rid of the rest.



Extra and unused items

Extra notebooks, calendars, plates, mugs, shopping bags, containers and water bottles that you received as gifts or as freebies will be better off with those who really need them.

4 The distraction



Stay focused on the task of decluttering.

You might want to try the KonMari method in finding whether a particular item sparks joy but the danger is one may end up indulging in all those "joyful" memories and forget the objective of the task at hand — to get rid of the mess.

Being distracted in the process could leave you frustrated and unable to complete the task. Worse, you may end up with an even messier place.

5 The keepsake



Digitise the memories using your smartphone.

Gifts and cards make lovely mementos but while it's alright to keep some of these items that "spark joy", keep in mind that the more you keep, the more space they will take up.

One way to ensure the memories that come with them remain even after you have gotten rid of the items is to snap photos of these items or scan the cards or documents and save them on cyberspace or your personal computer. You can keep as much of these sweet memories as you desire and look through them whenever you want.

6 "Close one eye and just throw"



Leave some time to reflect.

We have been talking about getting rid of things, but sometimes we may become overzealous and go to the other extreme, and throw things out without proper consideration. It would probably be more effective if you look at it as a process of keeping what's useful instead. Do not be hasty and end up throwing away stuff that you actually need.

Leave the sorted-out pile there for one or two days and filter through them again. On the other hand, do not forget your original goal and end up keeping everything again!



Commercial



Residential



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Properties for sale and rent

**RM4,679,000****Residential land, Country Heights Damansara, Kuala Lumpur****Type:** Land **Tenure:** Freehold
Land size: 13,369 sq ft**Catherine** (REN 09255)

CBD PROPERTIES SDN BHD (E (I) 1197)

☎ +6012 383 9275

**RM889,000****Selayang 18, Selayang, Selangor****Type:** New condominium penthouse
Tenure: 99 years **Built-up:** 3,371 sq ft
Bedroom: 5 **Bathroom:** 4**Cerrine Yew** (REN 28403)

REAPFIELD PROPERTIES (HQ) SDN BHD (E (I) 0452)

☎ +6012 201 3088

**RM1,700/mth****The Zest @ Kinrara 9, Bandar Kinrara Puchong, Selangor****Type:** Condominium **Built-up:** 1,200 sq ft
Bedroom: 3 **Bathroom:** 2**Charles Chua** (REN 02154)

REAPFIELD PROPERTIES (HQ) SDN BHD (E (I) 0452)

☎ +6012 282 0823

**RM2,600,000****SS4D/2, Petaling Jaya, Selangor****Type:** 3-storey shopoffice **Tenure:** Freehold
Built-up: 6,000 sq ft **Land size:** 2,475 sq ft**Chris Tang** (REN 32877)

REAPFIELD PROPERTIES (HQ) SDN BHD (E (I) 0452)

☎ +6018 278 9330

**RM480,000****Wangsa Maju Seksyen 5, Kuala Lumpur****Type:** Condominium **Tenure:** Leasehold
Built-up: 1,100 sq ft
Bedroom: 3 **Bathroom:** 2**Elvie Ho** (REN 22102)

REAPFIELD PROPERTIES (KL) SDN BHD (E (I) 0451/1)

☎ +6012 303 3788

RENTED FOR

Soho Suites KLCC**RM3,400 per month (RM5.24 psf)****KLCC, Kuala Lumpur****Concluded by:** Eugene Pang (REN 30525)
of MIP Properties Sdn Bhd (+6016 2724 228)
When: September 2019

Noteworthy

- Built-up: 649 sq ft
- 2 bedrooms and 1 bathroom
- Freehold
- Fully furnished with brand new furniture
- Mid-floor unit
- Nearby amenities: GO KL bus stops, Monorail Raja Chulan station, LRT KLCC station, KLCC shopping centre and park, Pavilion Kuala Lumpur
- Facilities: Health fitness centre, swimming pool, poolside cabana with sofa bed, timber pool deck with sun loungers, sauna and steam room, bar, cafe, convenience stores

Soho Suites KLCC is strategically located between Menara Bank Islam and Wisma Hong Leong, within the heart of Kuala Lumpur Golden Triangle. Completed in 2013, the freehold serviced residence was developed by Jadepot Development Sdn Bhd, a subsidiary of Monoland Corp.

The 45-storey development comprises five zones in one block, with separate lifts for offices and residences. The project enjoys proximity to shopping malls, restaurants, banks, schools, hospitals, hotels and entertainment spots. It is 850m away from KLCC Park and 600m away from Pavilion Kuala Lumpur. There is also easy access to public transportation such as monorail, LRT and the free GO KL bus lines.

Eugene Pang, the negotiator from MIP

Properties who closed the deal for the small office home office (SoHo) unit, said the tenant signed a one-year rental agreement.

"He was taken by the brand new furniture provided in the fully-furnished unit and hence did not mind paying the slightly above-market rental rate," said Pang.

According to EdgeProp.my's listings as at Jan 7, the average asking rent for units at Soho Suites KLCC was RM3,078 or RM4.25 psf based on 77 listings. There were also 98 sale listings.

The average asking price was RM698,863 or RM1,023 psf.

There were seven sales in 2019 with the average price at RM783,254 or RM1,058 psf while 24 units changed hands in 2018 with the average price at RM923,083 or RM1,246 psf.

**RM2,650,000****Taman Putra Sulaiman, Ampang, Kuala Lumpur****Type:** Shoplot **Tenure:** Leasehold
Built-up: 1,600 sq ft **Bathroom:** 4**Jimmy Ng** (REN 02015)

REAPFIELD PROPERTIES (KL) SDN BHD (E (I) 0452/1)

☎ +6016 257 0886

**RM6,500,000****Resort and durian orchard, Raub, Pahang****Type:** Hotel/Leisure **Tenure:** N/A
Land size: 187,308 sq ft**John Oh** (REN 07002)

IQI REALTY SDN BHD (E (I) 1584)

☎ +6012 298 6266

**RM940,000****USJ 11, USJ, Selangor****Type:** 2-storey terraced house
Tenure: Freehold **Built-up:** 1,625 sq ft
Land size: 3,000 sq ft **Bedroom:** 3
Bathroom: 2**Kelvin Tan Khai Yik** (REN 31324)

ASPIRE PROPERTIES (E (3) 1632)

☎ +6016 403 2222

**RM900,000****Villa Crystal, Segambut, Kuala Lumpur****Type:** New condominium **Tenure:** Freehold
Built-up: 1,614 sq ft **Bedroom:** 4 **Bathroom:** 3**Terence Tih** (REN 01644)

TECH REAL ESTATE SDN BHD (E (I) 1537)

☎ +6017 668 2669

**RM910,000****Bandar Kinrara 7, Puchong, Selangor****Type:** Terraced house **Tenure:** Freehold
Built-up: 1,400 sq ft **Land size:** 1,800 sq ft
Bedroom: 4 **Bathroom:** 3**Mohd Faiz** (REN 04003) TRUE VEST PROPERTY

CONSULTANTS SDN BHD (VE (I) 0249)

☎ +6013 308 3063

**RM1,000,000****Tropicana Indah, Tropicana, Selangor****Type:** Terraced house **Tenure:** Leasehold
Built-up: 1,920 sq ft **Land size:** 2,000 sq ft
Bedroom: 4 **Bathroom:** 3**Yat Min** (REN 31294)

WTW REAL ESTATE SDN BHD (E (I) 0507/6)

☎ +6018 661 3088

**RM9,000/mth****Old Klang Road, Kuala Lumpur****Type:** Office **Tenure:** Leasehold
Built-up: 3,000 sq ft **Bathroom:** 3**Ann Soh** (REN 03232)

METRO REC SDN BHD (VE (I) 0376/1)

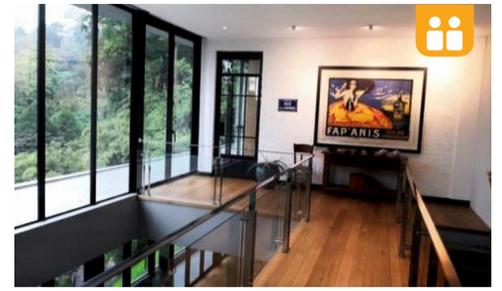
☎ +6018 369 8650

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Properties for sale and rentPro Agents, get your listings featured here! Email support@edgeprop.my or call 03-7733 9000**RM340,000****Ara Damansara, Selangor****Type:** Condominium **Tenure:** Freehold
Built-up: 785 sq ft
Bedroom: 3 **Bathroom:** 2**Wenda Tee** (REN 31380)REAPFIELD PROPERTIES (HQ) SDN BHD (E (1) 0452)
☎ +6013 348 9163**RM2,280,000****Hi-Tech 5, Semenyih, Selangor****Type:** Corner semidee factory
Tenure: Freehold **Built-up:** 6,400 sq ft
Land size: 12,045 sq ft**Yong Hao Sit** (REN 09622)REGIONAL REAL ESTATE (E (3) 1274)
☎ +6012 690 8291**RM2,500,000****Sea Park (near LRT), SS21, Petaling Jaya, Selangor****Type:** Bungalow **Tenure:** Freehold
Built-up: 3,500 sq ft **Land size:** 4,852 sq ft
Bedroom: 4 **Bathroom:** 4**Charles Chua** (REN 02154)REAPFIELD PROPERTIES (HQ) SDN BHD (E (1) 0452)
☎ +6012 282 0823**RM4,880,000****Tanarimba, Janda Baik, Bentong, Pahang****Type:** Bungalow **Tenure:** Leasehold
Built-up: 5,100 sq ft **Land size:** 72,580 sq ft
Bedroom: 4 **Bathroom:** 5**Jennifer Yap** (REN 01757)REAPFIELD PROPERTIES (HQ) SDN BHD (E (1) 0452)
☎ +6012 324 0238**RM4,000,000****Glenmarie, Shah Alam, Selangor****Type:** 3-storey shopoffice **Tenure:** Freehold
Built-up: 7,400 sq ft**Yong Hao Sit** (REN 09622)REGIONAL REAL ESTATE (E (3) 1274)
☎ +6012 690 8291**RENTED FOR****Serviced apartment****RM2,400 (RM2.19 psf)****Metropolitan Square, Damansara Perdana, Selangor****Concluded by: Jin Teok** (REN 24772)
of MIP Properties Sdn Bhd (+6012 771 7963)
When: October 2019**Noteworthy**

- Leasehold
- Built-up: 1,096 sq ft
- 2 bedrooms, 1 study room, 2 bathrooms
- Fully furnished
- High floor
- Within 1km radius of popular shopping centres: IKEA Damansara, The Curve, TESCO Mutiara Damansara, Empire Damansara; well-connected to various highways: Lebuhraya Damansara-Puchong (LDP), Sprint Highway, Penchala Link

Developed by Saujana Triangle Sdn Bhd (a wholly-owned unit of MK Land Holdings Bhd), Metropolitan Square is a mixed development in Damansara Perdana, Petaling Jaya.

The development comprises six residential blocks and one commercial block offering shop and office units. The serviced apartment units' built-up sizes range from 450 to 1,462 sq ft while the commercial units have built-ups ranging from 525 to 1,276 sq ft.

Each residential block has its own facilities such as swimming pools, BBQ pits, gym and badminton courts. The development is also near the Mutiara Damansara shopping belt (IKEA Damansara, The Curve and IPC Shopping Centre).

According to Jin Teok of MIP Properties who concluded the rental deal, the owner had bought it for investment after considering its rental yield of

around 5% per annum.

"The tenant liked the interior design of the unit and that each bedroom has air-conditioning. Plus, it comes with a balcony that offers both city and pool views as well as two side-by-side parking bays.

"It is hard to find fully-furnished units with a good view and two side-by-side parking bays in Petaling Jaya. Rent of similar units in Tropicana and Ara Damansara, for instance, is around RM3,500 a month," Jin told EdgeProp.my.

Based on EdgeProp.my data as at Jan 7, 2020, there were 145 for-sale listings of Metropolitan Square apartments asking for an average price of RM582,194 or RM554 psf while there were 151 rental listings asking for an average rent of RM1,921 or RM2.05 psf per month. The indicative rental yield was 4.88%.

**RM700,000****Taman Midah, Cheras, Kuala Lumpur****Type:** Terraced house **Tenure:** Freehold
Built-up: 2,000 sq ft **Bedroom:** 4
Bathroom: 2**Elvie Ho** (REN 22102)REAPFIELD PROPERTIES (KL) SDN BHD (E (1) 0451/1)
☎ +6012 303 3788**RM3,488,888****Budget hotel, Melaka Raya, Ayer Keroh, Melaka****Type:** Hotel **Built-up:** 3,678 sq ft
Rooms: 20**John Oh** (REN 07002)IQI REALTY SDN BHD (E (1) 1584)
☎ +6012 298 6266**RM1,950,000****Seksyen 8 Serdang, Bangi, Selangor****Type:** 2½-storey shophouse **Tenure:** Leasehold
Built-up: 3,740 sq ft **Land size:** 1,440 sq ft
Bedroom: 1 **Bathroom:** 4**Mohd Faiz** (REN 04003)

TRUE VEST PROPERTY CONSULTANTS SDN BHD (VE (1) 0249) ☎ +6013 308 3063

**RM695,000****Taman Puchong Utama, Puchong, Selangor****Type:** 2-storey terraced house
Tenure: Freehold **Built-up:** 1,650 sq ft
Bedroom: 4 **Bathroom:** 3**Mohd Faiz** (REN 04003)

TRUE VEST PROPERTY CONSULTANTS SDN BHD (VE (1) 0249) ☎ +6013 308 3063

**RM500,000****Vista Komanwel A, Bukit Jalil, Kuala Lumpur****Type:** Condominium **Tenure:** Freehold
Built-up: 1,240 sq ft
Bedroom: 3 **Bathroom:** 2**Terence Tih** (REN 01644)TECH REAL ESTATE SDN BHD (E (1) 1537)
☎ +6017 668 2669**RM3,560,000****Kuchai Business Park, Kuchai Lama, Kuala Lumpur****Type:** Shopoffice **Tenure:** Freehold
Built-up: 6,600 sq ft **Land size:** 2,240 sq ft
Bathroom: 2**James Lee** (REN 11088)LEADERS REAL ESTATE (E (3) 1204)
☎ +6010 773 0073

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**RM1,380,000****Grand Ocean, Tanjung Bungah, Penang****Type:** Condominium **Tenure:** Freehold
Built-up: 4,500 sq ft
Bedroom: 4 **Bathroom:** 4**Mr Cheang** (REN 14852)

PEN PROPERTIES (E (3) 1400)

☎ +6016 414 8188

**RM895,000****Sentral Suite, KL Sentral, Kuala Lumpur****Type:** Condominium **Tenure:** Leasehold
Built-up: 826 sq ft
Bedroom: 2 **Bathroom:** 2**Oliver Oon** (REN 13306)REAPFIELD PROPERTIES (PUCHONG) SDN BHD
(E (1) 0452/8)

☎ +6012 278 4622

**RM2,300/mth****Vivo@9 Seputeh, Old Klang Road, Kuala Lumpur****Type:** Condominium **Tenure:** Leasehold
Built-up: 785 sq ft
Bedroom: 2 **Bathroom:** 2**Philip Ck Ong** (REN 32684)

I-PROP REALTY (USJ) SDN BHD (E (1) 0990/2)

☎ +6016 220 0780

**RM1,200,000****Verve Suites, Mont'Kiara, Kuala Lumpur****Type:** Condominium **Tenure:** Freehold
Built-up: 1,236 sq ft
Bedroom: 2 **Bathroom:** 2**Re/Max Founders** (E2277)

RE/MAX FOUNDERS (E (1) 1707/6)

☎ +6016 286 1221

**RM1,306,500****Bukit Cerakah, Shah Alam, Selangor****Type:** Agricultural land **Tenure:** Leasehold
Land size: 21,775 sq ft**Segar Xavier Kuppusamy** (REN 04972)

SQUARE FEET REAL ESTATE (E (3) 1547)

☎ +6014 338 3381

**RM880,000****Penduline Rimayu, Telok Panglima Garang, Selangor****Type:** Corner terraced house
Tenure: Leasehold **Built-up:** 2,100 sq ft
Land size: 1,750 sq ft **Bedroom:** 4 **Bathroom:** 3**Susan** (REN 34104)

CHESTER PROPERTIES SDN BHD (E (1) 1321/15)

☎ +6019 210 9848

**RM925,000****Near KLCC LRT station, KLCC, Kuala Lumpur****Type:** Condominium **Tenure:** Freehold
Built-up: 681 sq ft
Bedroom: 2 **Bathroom:** 1**Suzanne Shoo Kim Looi** (E2069)

GRIFFIN PROPERTIES (E (3) 1792)

☎ +6016 248 1679

**RM218,000****Cheras Business Centre, Cheras, Kuala Lumpur****Type:** Office **Tenure:** Leasehold
Built-up: 650 sq ft
Bathroom: 1**Terence Tih** (REN 01644)

TECH REAL ESTATE SDN BHD (E (1) 1537)

☎ +6017 668 2669

**RM385,000****Bandar Tasik Selatan, Kuala Lumpur****Type:** Condominium **Tenure:** Leasehold
Built-up: 800 sq ft
Bedroom: 2 **Bathroom:** 2**Terence Yap** (REN 10998)

GS REALTY SDN BHD (E (1) 1307)

☎ +6012 232 9042

**RM630,000****Laman Suria, Mont'Kiara, Kuala Lumpur****Type:** Condominium **Tenure:** Freehold
Built-up: 1,037 sq ft
Bedroom: 2 **Bathroom:** 2**Vivienne Ng** (REN 04563)

REAPFIELD PROPERTIES (TAMAN SEA) SDN BHD

(E (1) 0452/9) ☎ +6017 338 8859

**RM2,300/mth****Casa Tropicana, Tropicana, Selangor****Type:** Condominium **Tenure:** Leasehold
Built-up: 1,227 sq ft
Bedroom: 3 **Bathroom:** 2**Wenda Tee** (REN 31380)

REAPFIELD PROPERTIES (HQ) SDN BHD (E (1) 0452)

☎ +6013 348 9163

**RM315,000****Taman Tan Sri Yaacob, Skudai, Johor****Type:** Terraced house **Tenure:** Freehold
Built-up: 753 sq ft
Bedroom: 2 **Bathroom:** 2**Usha Sha** (REN 17124)

GATHER PROPERTIES SDN. BHD (E (1) 1536/3)

☎ +6016 720 0135

**RM1,300,000****Anggun Residence KLCC, KL City, Kuala Lumpur****Type:** Condominium **Tenure:** Freehold
Built-up: 657 sq ft
Bathroom: 1**Justin Lee** (REN 32527)

FULL HOMES REALTY SDN BHD (E (1) 1501/8)

☎ +6016 618 9568

**RM930,000****KLCC Vortex, KLCC, Kuala Lumpur****Type:** Condominium **Tenure:** Freehold
Built-up: 826 sq ft
Bedroom: 2 **Bathroom:** 2**Josephine Tan** (REN 05324)

CBD PROPERTIES (BUKIT JALIL) SDN BHD

(E (1) 1197/12) ☎ +6012 390 9498

**RM808,888****Wangsa Baiduri, Subang Jaya, Subang Jaya, Selangor****Type:** Terraced house **Tenure:** Leasehold
Built-up: 2,800 sq ft **Land size:** 1,600 sq ft
Bedroom: 4 **Bathroom:** 4**John Oh** (REN 07002)

IQI REALTY SDN BHD (E (1) 1584)

☎ +6012 298 6266

**RM1,600,000****Elite 33 Signature Industrial Business Park, Shah Alam, Selangor****Type:** Terraced factory **Tenure:** Freehold
Built-up: 4,000 sq ft**Joanne Soh** (REN 13124)

CBD PROPERTIES SDN BHD (E (1) 1197)

☎ +6012 297 6506