



Towards a greener future

The inevitable shift towards sustainable practices has quickened with developers like Gamuda Land aligning their projects to provide green and healthier living environments in the wake of a recovering property sector.

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In Celadon City, Vietnam, Gamuda Land builds holistic living environments through mindful planning with nature at heart.

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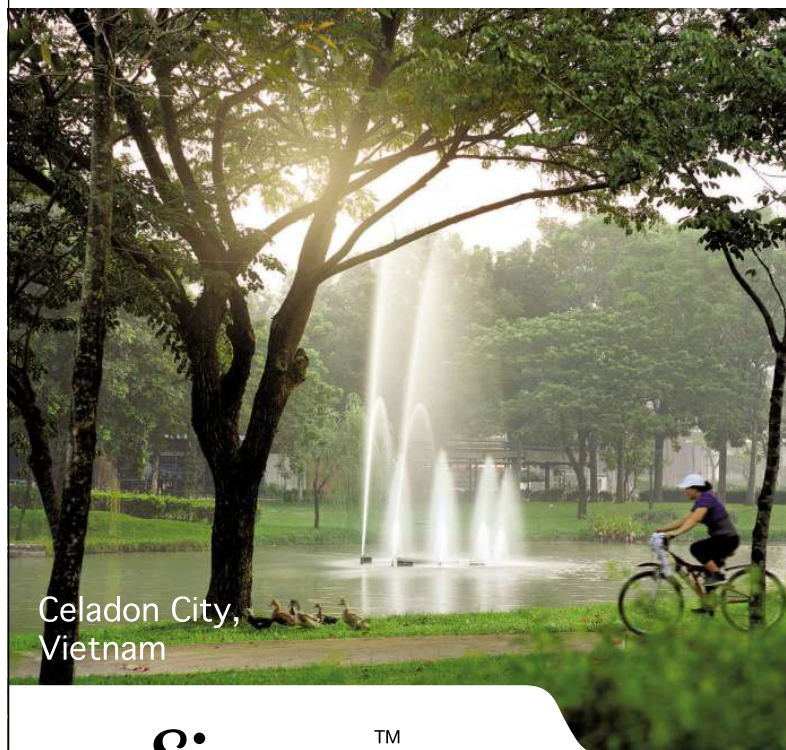
Working with nature out of respect for what was there before us.

One of the things we do as a town-maker is to be able to create a sense of place. Where people and nature can come together and share a common ground to call home.

It's really about mindful planning, and to be able to work with nature. Like how we try not to change the terrain and preserve the natural drainage. And how we allow the land to return to its natural state to encourage the spread of flora and fauna.

When we work with the land in this way, there is a respect for what was there before us.

It is how we work with nature, and how we work with the land, to make places that last for generations to come.



Celadon City, Vietnam

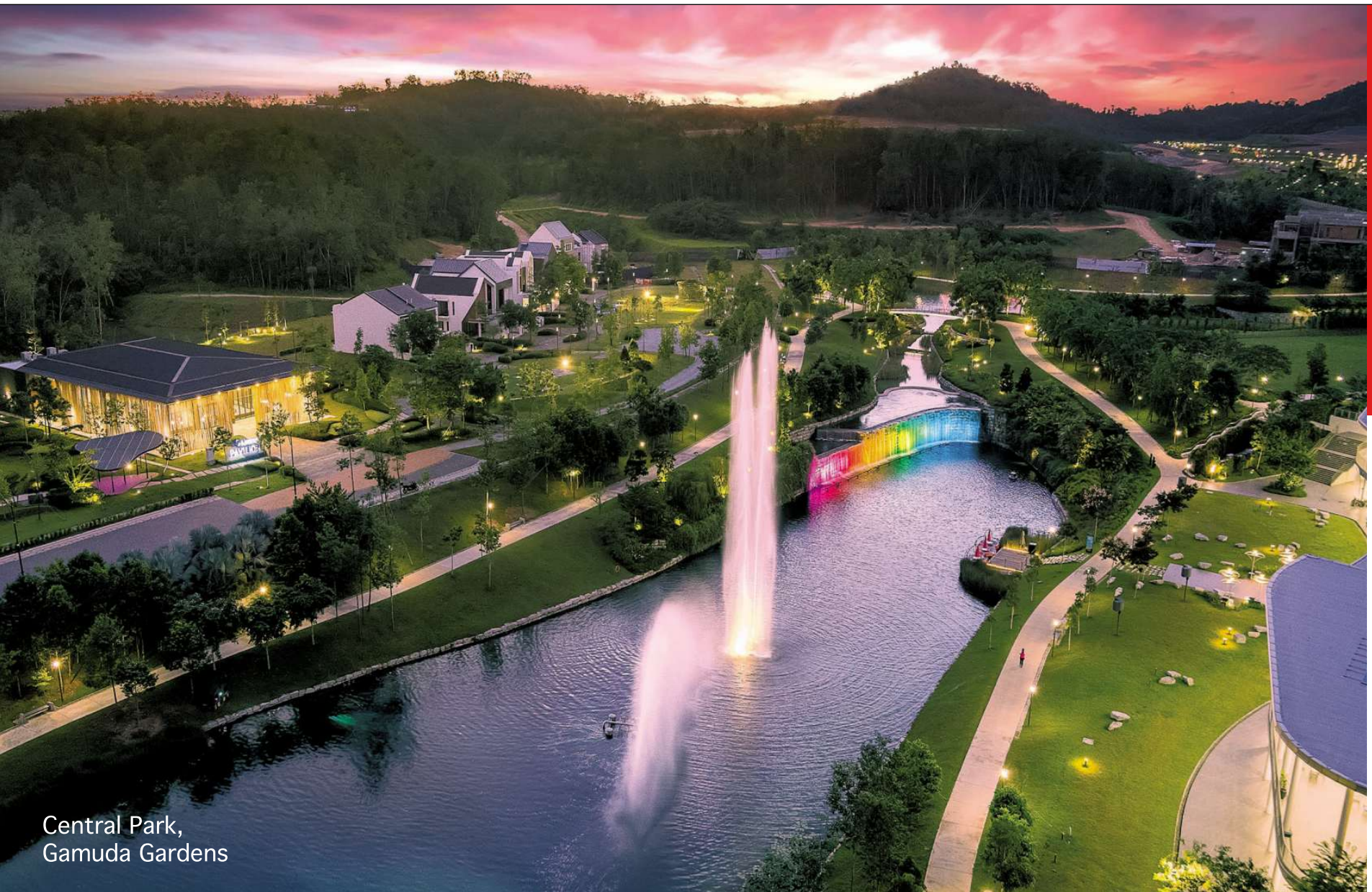


Organic Farm, Wetlands Arboretum, Gamuda Cove

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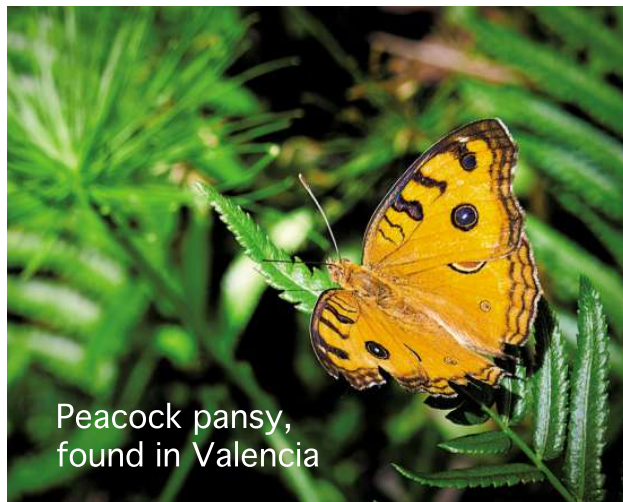
**THE EDGE Top Property
Developers Awards
2021**



Central Park,
Gamuda Gardens



Black-crowned night heron,
found in Gamuda Cove



Peacock pansy,
found in Valencia



Grizzled pintail,
found in Valencia



Forest Park,
Gamuda Cove

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Building with respect to nature

Gamuda Parks created to sustain the long-term well-being of the environment

GAMUDA Land's focus on building in harmony with nature has always been part of its DNA since the developer's inception, as embodied in one of its core development principles, listening to what the land has to tell us.

What lies hidden from the general public's eye is the dedication and effort that Gamuda Land puts into the sustainability of the land it develops.

"We preserve the existing contours of the land to give our homes natural views and lakeside and hillside settings. We preserve the trees that were there before us, with a focus on 70% native species across our developments, towards creating urban forests which reduce ambient temperatures, enhance liveability and sequester carbon.

"We preserve the topsoil during development to nurture the ecosystems in and around our communities. And we manage the land's water runoff and channel it into lakes and ponds, allowing for better storm management, reducing flooding and helping to maintain the site's water ecosystem," said Gamuda Land product management unit executive director Jess Teng Poh Fern.

She said that much of Gamuda Land's sustainability efforts are undertaken by Gamuda Parks, launched in 2018, to spearhead the management and implementation of natural elements across its townships.

"Gamuda Parks has been a key part of Gamuda Land's development approach and identity from the start, and this was implicit in its mission and its relation to our core development principles.

"We are fully committed to a holistic approach to nature and the management of natural elements across our portfolio. Gamuda Parks addresses not just the softscapes and landscapes in our townships and communities, but also research and development, sustainable business practices and even social management plans," said Teng.

This includes its #OneMillionTrees target to be planted by 2023 via advanced tree planting (ATP), supporting Pillar 3 (Environmental and Biodiversity Conservation) of the Gamuda Green Plan 2025, a comprehensive framework



charting tangible targets driven on environmental, social and governance (ESG) dimensions set forth over the next five years and beyond.

To date, Gamuda Land has made tremendous progress, including having conducted nine biodiversity audits across its townships and communities, benchmarking the diversity of flora and fauna ecosystems in and around its developments towards transparent and accountable enhancement efforts.

The developer also planted over 112,000 trees in 2021 using advanced tree planting and Miyawaki foresting techniques to bring it closer to the one million-tree target.

Gamuda Parks also works with the native Orang Asli community, channelling its experience and expertise with native tree species and local forest ecosystems to enhance tree planting efforts.

To spread environmental awareness among youths, the GParks Rangers programme instils the love of nature in young minds, with more than 3,000 GParks rangers recruited to date.

Gamuda Parks also heads Gamuda Land's outreach programmes for the Orang Asli community under Pillar 2 (Our Community and Our Business) of the Gamuda Green Plan 2025, featuring the Farm-to-Mouth programme, Wild Tree Seed Bank and Orang Asli School Digital

Tools initiative to assist native students in catching up with their lessons amid school closures during the pandemic.

"Our primary sustainability thrusts come under Pillar 1 (Sustainable Planning and Design for Construction) of the Gamuda Green Plan 2025," said Teng.

She said this pillar looks into three main areas, namely energy, transport and construction, among others.

"We aim for a 40% overall reduction in carbon dioxide equivalent emissions by 2030, aligning with the larger move towards low carbon, resource-efficient and socially inclusive economies.

"Towards this end, we have set actionable implementation plans, such as the establishment of 250km of cycling and pedestrian networks by 2025 and 40% reduction in non-renewable energy use across our developments, supporting the national Low Carbon Cities Framework (LCCF)," said Teng.

In addition, the Gamuda Parks Biodiversity Policy also aligns with the National Policy on Biological Diversity 2016-2025, with regard to the long-term mitigation and monitoring of environmental impacts from Gamuda Land development projects.

Growing its international presence

In FY2022, Gamuda Land plans to launch projects internationally and locally across key townships, including Gamuda City, Gamuda Cove, Gamuda Gardens and twentyfive.7, with a sales target of RM3.5bil.

"In addition, the Covid-19 pandemic and its impacts have given us the opportunity to reset our five-year business plan," Teng said. Among the realigned goals is a target of 20% compound annual growth rate in terms of sales and earnings, and regional growth.

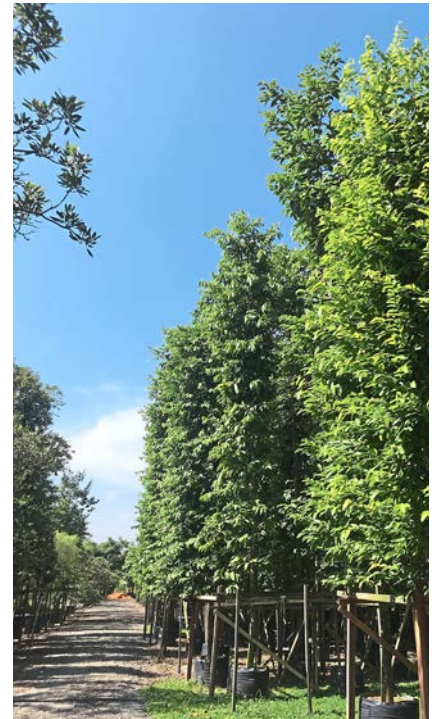
"Learning from our last five-years plan, diversification is important, with a focus on high-value, low-risk international acquisitions in Vietnam, Australia and the UK," she said.

ABOVE

Formerly a monoculture rubber plantation, Gamuda Gardens is now a biodiverse parkland with a thriving ecosystem.



"We have set actionable implementation plans supporting the national Low Carbon Cities Framework (LCCF)," said Teng.



One of Gamuda Land's ATP nurseries, with which it aims to plant #OneMillionTrees by 2023.

Towards a greener future

Gamuda Land's outlook for the property market, like its green initiatives, is positive as the developer is not planning for short-term gains but for long-term goals to deliver sustainable, quality homes.

"With widespread vaccination and the opening of economic activities and international borders, we have reason to be optimistic in FY2022," said Teng.

Given the favourable National Property Information Centre figures of 21% and 32% YoY increases in transaction volume and value respectively in H1 2021, and that the Gamuda Land sales performance is approaching pre-pandemic levels again, the outlook for next year is promising, she pointed out.

"We anticipate pent-up demand to drive property sales for market-driven products moving forward, with more investor activity due to the new RPTG (Real Property Gains Tax) guidelines," she said.

Moving forward, Gamuda Land will intensify its focus on climate responsive designs and developments, as well as decarbonisation within the industry, driven by global transitions to greener economies and a national focus on ESG compliance in Budget 2022, she added. ↗

BELOW

The black-naped oriole, found in Valencia.



Gamuda Land's targets under the Gamuda Green Plan

40% overall reduction in CO2e emissions across Gamuda Land townships and developments compared to business as usual by 2030	50% reduction in landfill waste with extensive recycling, food maceration and composting
10% reduction in transport emissions with green transport mobility plans, development of a low carbon transport ecosystem with our EV-ready townships and establishment of 250km of cycling and pedestrian networks by 2025	35% reduction in urban planning emissions with sustainable master planning, shared facilities and green features
40% reduction in non-renewable energy use from efficient cooling systems, smart features, solar street lighting and renewable energy installations	65% reduction in freshwater demand from recycling lake water for irrigation, rainwater harvesting and water-saving devices

Outlook remains positive

Despite disruptions like the pandemic, the basic need of a home remains as vital as ever



By JOSEPH WONG josephwong@thestar.com.my

THE general public has been talking about whether the property bubble will burst since 2012 when the volume and value of property transactions reached their peaks. It was the same tired old story that property prices would crash. But what was experienced instead was a slow slide downwards as the market started to become sluggish, a result of overbuilding in many sub-sectors leading to an overhang of giant proportions.

Then it became a long-drawn waiting game. People slowly started holding back their property buying plans but developers confidently continued to build in big quantities, driven by the then promising number of bookings. But as time passed and the number of actual purchases started to decrease, coupled with the incoming property stocks, the issue of overhang escalated into a worrying figure.

The political turmoil, economic slowdown and a host of other issues did not help the property industry, much less other sectors. And just as improvements in the property industry started to show towards the end of 2019, the world was hit with the Covid-19 pandemic the following year.

But there were valuable lessons learned. The first and foremost is that despite any disruptions like the pandemic, the basic need

of having a shelter remains as vital as ever, if not more so, said Rahim and Co International Sdn Bhd real estate agency chief executive officer Siva Shanker. That the property market, as well as the nation's economy, appear to be once again on the road to recovery is positively seen by everyone from developers to the end-users, he said.

What has changed?

The most significant difference that has incurred in the property sector post-pandemic is the demand for healthier and sustainable homes, he added.

From the many new developments that are underway, it can be confirmed that many developers are aware of this trend. Some even fully embrace this trend, like Gamuda Land.

"We preserve the existing contours of the land to give our homes natural views and lakeside and hillside settings. We preserve the trees that were there before us, with a focus on 70% native species across our developments, towards creating urban forests which reduce ambient temperatures, enhance liveability and sequester carbon.

"We preserve the topsoil during development to nurture the ecosystems in and around our communities. And we manage the land's water runoff and channel it into lakes and ponds, allowing for better storm management, reducing flooding and helping to maintain the site's water ecosystem," said

Gamuda Land product management unit executive director Jess Teng Poh Fern.

However, other components will still play their roles. Determinants like price, location and purpose will still be main factors, said real estate blog kopiandproperty.com founder and editor Charle Tan.

"Healthy and Sustainable developments should become popular, that's for sure," he quipped.

Issues to be resolved

Real Estate and Housing Developers' Association Malaysia (Rehda) president Datuk Soam Heng Choon pointed out that three key issues must be addressed to ensure that 2022 will be a better year for the property market.

These include the end-financing challenges, the slow and lack of digital technology adoption by developers and the negative buyers' and market sentiment, as well as pressure from external market forces.

Financial institutions are still very risk-averse and too stringent in their assessment criteria to the detriment of prospective home buyers, he said. On the second issue, Soam said the developers' inability to embrace digitalisation, especially relating to marketing and sales activities, impacted the number of home ownership. This was more evident among the medium and smaller developers in certain geographical areas. **SEE PAGE 8**



Property market on the road to recovery, said Shanker.



Three key issues must be addressed, said Soam.

When dreams materialise

Two skyscrapers projects with RM2bil in GDV take off

CITY Motors Group of Companies (CMG) is finally breaking out of their shell, making waves in the Kuala Lumpur property scene with two premium developments set to take the market by storm.

With the skyscraper projects taking off in two prime locations, namely Bangsar and Bukit Bintang, CMG has finally stepped out of its low profile approach to tackle the bull by its horns.

The bold move to go ahead with the two projects in spite of the continued effects of the Covid-19 pandemic speaks highly of the developer who is willing to face up to the tough challenges that lay ahead.

The projects have a combined gross development value (GDV) of RM2bil, meaning that the developer has complete confidence in its ability to deliver the goods to the buyers.

CMG's property division Sri Seltra Sdn Bhd's CEO Terence Chia said he is confident that the two projects will take off well as the CMG expands into the luxury property segment and the hospitality industry.

"Our commitment and confidence are a well-calculated risk underpinned by the company's strong fundamentals. We are poised to seize the opportunity as the economy rebounds," he said.

Both are mixed development projects comprising upscale hotels, luxurious serviced apartments and commercial offices with wellness hubs.

The Alfa Bangsar project represents the group's signature entry into the luxury market. It promises to set a benchmark in higher property valuation of affluent Bangsar, a neighbourhood noted for its vibrancy, entertainment outlets and food offerings.

Alfa Bangsar's serviced apartments are limited editions as only 178 units are up for sale, just in time for a Christmas or Chinese New Year purchase.

With people adjusting well to the new normal, there is a renewed interest in investing in mixed development projects as such real estate is a perfect fit for the post-Covid era, said Chia.

He said they work from home, are wary of the need to travel too far on business, need a safe clean place to meet clients and require excellent internet connectivity and a nearby grocer,

"Here's where a sanitised hotel ambience is a better choice," he said. The branded and reputed hotel chain, InterContinental Hotels Group, will operate an upscale hotel, the Holiday Inn Kuala Lumpur Bangsar, in Alfa Bangsar.

A touch of nostalgia

Chia said the Alfa Bangsar was named after the group's two-decade involvement as the sole distributor of Alfa Romeo cars. While the franchise with the brand ended, CMG continued to deal with other car brands at this site until 2020, when construction work started on the site.

Construction work is underway, reaching the 16th floor as of the date of this publication, ahead of schedule of the



projected mid-2023 completion deadline, he said.

"We are looking at a mid-2023 completion. We are confident of completing it on time even with the constraints caused by the current movement control order," he said.

Chia said the Alfa Bangsar serviced apartments with RM450mil in GDV are modest in floor sizes but exude luxury and afford creature comfort to their owners.

Built on one of the last freehold parcels of land in Bangsar, the project is a short walk to Bangsar Village, the food haven and entertainment hub where owners will be spoilt for dining and chilling out choices.

"KL Sentral, the transportation hub, is a hop away from the nearby Bangsar LRT station and that's where you can take a fast ERL train to the KLIA airport in 28 minutes," he said.

In contrast, the Bukit Bintang Gateway project will be the single highest complex in the vicinity with a hotel, serviced apartments and commercial podium, minutes away from two mass rapid transit (MRT) stations.

Chia also said that CMG will start work to construct the Bukit Bintang Gateway project in the first quarter of next year now that the company has received development approval from the Kuala Lumpur City Council. Its launch is also slated for 2022.

"This is another mixed development located in the heart of Kuala Lumpur. Similar to Alfa Bangsar, the Bukit Bintang Gateway is also on freehold land and is by far a bigger project - both in scale and GDV. It will comprise a five-star hotel, residential, commercial and retail blocks.

"We will start work on our Bukit Bintang site early next year. It is a massive project consisting of 500 hotel rooms that

ABOVE
Alfa Bangsar, the rise of a new icon.



Foo diversified into property development in the 1980s.



The name Alfa is derived from the company's rich history with Alfa Romeo cars, said Chia.

RIGHT
Bukit Bintang Gateway is slated for next year.



The design creates an impressive drop-off and pick-up point.

will propel the corporate brand name of CMG as a top player, going by the sheer size of the total number of rooms and lettable floor space in the capital city Kuala Lumpur.

"This future project will have RM1.5 billion in GDV and be the home of high net worth owners of 318 units of serviced apartments and 69 serviced suites. It is located within walking distance between two MRT stations along the popular Bintang Walk promenade.

"Both these two projects form part of the group's long term plan to make inroads into the hospitality industry. We plan to grow our real estate's recurring income as a sustainable revenue stream that will run parallel with the future growth potential of our property development business," he said.

Strong fundamentals

A check on the background of CMG is itself self-explanatory. It owns both the land on which the project sites are located, is unshackled by loans' burden with low gearing, and ingrained with conservative management style, a sure sign of old money mindset strict on fiscal prudence.

CMG is already an established diversified group with investments into oil palm plantation and aquaculture and will soon celebrate its Diamond Jubilee in three years' time.

Over the years, it has built up its name as an established developer and to date completed landed properties, townships, condominiums and commercial offices totalling over RM600mil.



"We have plans to develop over 350 acres of landbank in Kuala Lumpur, Pahang, Ipoh, and Penang," Chia said.

He said back in the early '80s, the group was looking to diversify out of the automobile sector which it was involved in for about two decades as the Alfa Romeo marque's top Asia's salesman.

"Our group chairman Datuk Dr Foo Wan Kien has had the foresight to invest in oil palm cultivation as Malaysia was fast becoming the largest producer of palm oil.

"It was at about this time in 1980 that he acquired a minority share in the company Sri Seltra Sdn Bhd which he considered a wise decision because of the landbank it owned in Ampang.

"Within a few years, he took control of the whole company and over the intervening four decades grew it into what it is today, turning Taman Nirwana from a kampung into a vibrant township there," he said.

Chia said CMG has recently handed over keys to owners of the completed Hon Residensi, a mixed residential-commercial development comprising two 18-story twin towers housing 172 serviced apartments and 49 shoplots in its commercial podium in Ampang.

A few years earlier, he said, CMG handed over keys to buyers of 532 units in D'Pines Condominium.

Chia said he did not foresee any issue with the timing of Alfa Bangsar project's official sales launch on Jan 17, because take-up for luxury apartments is recession-proof. Nevertheless, the sales gallery and show unit is already open for viewing.

"Our project's products are the right fit for those who lead a sophisticated lifestyle focusing on health and wellness.

"On balance, the government has come out with helpful policies such as cheaper housing loans under the Home Ownership Campaign (HOC). Buyers will enjoy more than 10% in savings from price discounts and exempted stamp duties," he said.

As to the group's immediate plan, Chia said, in the pipeline are plans for a serviced apartment block in Penang near the heritage enclave of the world heritage George Town.

Besides all these, he said, CMG will convert a parcel of land it owns in Cheras into a landscaped park around a lake with hiking trails for public use. 📍



FREEHOLD

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IKLAN INI TELAH DILULUSKAN OLEH JABATAN PERUMAHAN NEGARA



FROM PAGE 5

Soam noted that the lockdowns had impacted home buyers' sentiment, who have adopted a wait and see approach. "Home buyers are waiting for more certainty, in terms of improved economic trajectory and growth in 2022, where the economy will recover and grow before deciding to buy a property," he said.

Prices likely to rise

If buyers are holding back with the expectation of further price drops, they need to think again, said Shanker, as the prices of new homes are expected to increase due to escalating material prices.

"Everything is going up. The building and construction material prices are increasing," he said, pointing out that it will have an impact on future prices of homes. "Don't expect lower prices next year," he added.

The building and construction industry has acknowledged that the building materials prices have been rising on the steep side over the recent months. The increase has directly impacted the cost of doing business which has resulted in a 13% to 20% hike in construction cost. Some items which have shown drastic increases include mild steel price, which went up by 41% and sand, which increased by 20% since October 2020.

"Such a situation has put companies' already dwindling profit margins (if any) under pressure. Based on observations, among the major factors affecting the price increase are due to the surge in the costing of raw material, acute shortage of foreign workers in the country, increase in logistics cost, the upward trend in prices of crude oil, and the rise of energy costs.

"We are very worried that if these issues are not given urgent attention, the industry will suffer further and subsequently would adversely impact our sector and the country's economic growth," said a joint statement by several associations.

They include the Master Builders Association Malaysia, Rehda, Persatuan Kontraktor Melayu Malaysia, Persatuan Kontraktor Bumiputera Malaysia, Guild of Bumiputera Contractors Wibawa, The United Malaysia Contractors Association and Persatuan Kontraktor India Malaysia.

Economic Outlook

The rapid pace of vaccination and new Covid medications are improving the outlook, which is expected to result in a jump in household spending and the desire to consume. All the same conditions are also likely to increase property demand and the formation of new households.

"We expect the economy to bounce back in 2022, matching corresponding growth in the global economy. The government is implementing both economic and fiscal stimulus, so we expect GDP growth to hit 6% next year.

"At 65% of GDP, exports are so significant that improvements in the global outlook and the resolution of the international supply chain will have outside positive impacts in Malaysia. Employment and household income are directly linked to housing demand.

"In 2022, we expect the economic reopening and government stimulus to drive both upwards. UOB (United Overseas Bank) economists are predicting unemployment to decline by six basis points to 3.6% for 2022. In sum, our forecast is for a growing economic recovery and significantly stronger prospects next year," said Ansari.



Sustainable homes are in greater demand now.

"We expect the economy to bounce back in 2022, matching corresponding growth in the global economy. The government is implementing both economic and fiscal stimulus, so we expect GDP growth to hit 6% next year.

— Ansari



International market

The reopening of borders will have a direct impact on the property market by bringing overseas investors and foreign permanent residents to Malaysia. More broadly, the reopening of borders is a symbol of the overall return to normality, economic growth, and employment growth," said Juwai IQI co-founder and group chief executive officer Kashif Ansari.

In 2020 and 2021, cross-border investments into Malaysian real estate declined considerably, as expected.

"The next few years are less predictable because of the unprecedented nature of our situation. Due to the economic uncertainties and risk of a resurgent pandemic, investors are likely to remain cautious," said Ansari.

"However, our base case and the most likely outcome is that cross-border investment into luxury Malaysian residential real estate climbs in both the short and long terms. We expect cross-border residential demand to

climb throughout 2022. It will likely reach 2019 levels in 2024 or 2025. Even so, demand will be significantly higher than the current status quo. This will be a relief to developers and sellers currently in the market," he said.

Expect buyers from Singapore to be the first to return, considering that the borders have again opened to and from the neighbouring nation. Other nations that traditionally played a role in the Malaysian luxury housing market will follow suit, but the Malaysia My Second Home (MM2H) program is a significant factor in cross-border demand.

Despite criticism of the new rules, if it successfully lures financially stronger participants, it could trigger an increase in the average purchase price for international buyers.

Regardless of the many shortcomings in the industry, the residential market is still expected to gain strength as a result of the rebound on the broader economy. Transaction volume will increase first and lead over time to price growth. ↗

RIGHT The rapid pace of vaccination and new Covid medications are improving the outlook.



LEFT We expect the economy to bounce back in 2022, said Ansari.

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Perception of home ownership in the new norm

Setting the priorities right will speed up decision making



Contributed by
SULAIMAN AKHMADY MOHD SAHEH

As one of the most basic needs, access to shelter is as vital as having access to sustenance for any individual. And the idea of being able to fully own a particular shelter of our own choice is a dream of many, no matter what age we live in. But while home ownership, as a dream, can be impervious to the passing of time and modernity, the priority on achieving such a dream changes and shifts with the trends and needs of the current lifestyles, especially within the post-Covid world.

The inescapable reality of the rising cost of living against lagging wage levels forces individuals of today to prioritise their list of preferences based on their lifestyle and daily needs. A comfortable life does not only imply living in a self-owned home but rather having access to facilities and amenities that are essential to our daily activities in both work and leisure that ultimately, as a whole, make one's life comfortable. And in certain situations, this may not necessarily involve home ownership as one of the top priorities to achieve as renting and long-term leases present new options.

Mobility Priority

Regardless of an individual's marital status or social class, one common dilemma many face is choosing between mobility and stability - the capability and freedom to move around versus the assurance and stability of having a permanently owned home. As much as one wishes to own their very own house to live in, the need to be independently mobile for work and leisure purposes often triumphs over the former, especially for those whose job

ABOVE

Owning a home remains a dream of many regardless they are single, married or have a family.



Sulaiman Saheh is the director of research for global real estate consultancy Rahim & Co International Sdn Bhd.

requires their own means of transport. While the concept of car leasing is still moulding in the advent of e-hailing and future autonomous vehicles, Malaysians, in general, would have an easier time finding a place to rent than a car to lease. The financial commitment to buying a car is cheaper than committing to a housing mortgage. The cheaper price tag requires a lower financial capability and a shorter repayment period. This, of course, applies to those who have to choose between owning a car and owning a house as their top priority.

But mobility is not just achievable by means of owning a vehicle. The provision and access to public transports such as buses and trains would achieve the same, with some slight limitations but at most likely a cheaper cost. Although this alternative to mobility is limited to major city areas that readily have their own public transport networks, such access can be a game-changer when faced with the dilemma of which to own first - a car or a house. By choosing a place of residence that is strategically surrounded and connected to public transport stations, stop points and sufficiently thriving commercial hubs, the individual is then rightfully positioned and able to prioritise buying that strategically located home over having to buy their very own motor vehicle.

Hence, the dilemma between mobility over stability is very much dependent on the factors of immediate access to public transportation and the requirement or preference of mobile independence for work and leisure. Especially for adults who are just looking to start their career journey and have yet to financially establish themselves, the requirement and risk to committing to a home mortgage may be too heavy of a burden

just yet and even find themselves needing their own personal means of transport first.

Single, married or with children

Looking from a lifestyle perspective with the added lens of family structure, the placement of home ownership on the priority list will be influenced by a number of factors. Depending on the status of the people occupying the house, the permanency of the house is subject to the permanency of the resident's living situation. In the case of a single dweller, the need for permanency is dependent on the nature of their job in that a more nomadic type of employment would be made more convenient with a temporary housing agreement. In contrast, a more stable, permanent job position would allow for a permanent home placement that is more economical in the long run, including at-home workers.

In addition, for these single dwellers and even childless married couples who have yet to find the perfect location to settle in for the next five to 10 years or so, the renting option would be more practical and flexible as the priority lies more on being able to move on a short notice without the hassle of having to dispose an entire property by means of selling. More so, disposing a property might be difficult in an unfavourable property market where sellers are facing high competition from both new upcoming home units and pre-owned homes.

But the presence of children within the household then brings another set of needs that would then shift the weight of priority towards a more permanent

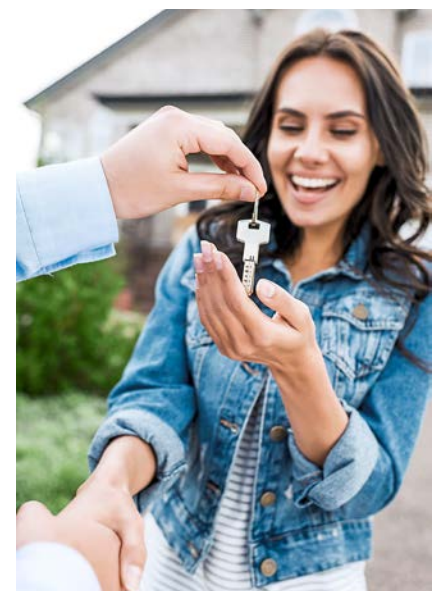
home. Things such as schools, leisure parks, close-reaching commercial hubs or supermarkets for daily essentials and clinics or hospitals are often taken into consideration as long-term requirements for a growing family. This then would make home ownership a higher priority for long-term stability and financial sensibility. Not only will there be the advantage of security and stability, the capital-appreciating nature of a house as an asset will also be financially beneficial in the future. Though typically, financial commitments such as car and education loans have already been settled at this life cycle stage, on top of having better-established job positions.

Affordability remains on top

And yet, having said all that, the single factor of affordability is still the key determinant. In any situation or scenario, no matter how strong of a wish or determination a person may have to own their very own home, the financial capability to do so is what will seal the deal.

Nowadays, smaller home units are becoming a more common choice for first home buyers due to their lower and more affordable price tags. With the right division of spaces and sufficient common facilities and amenities provided within the residential compound, homes are able to be downsized, thereby reducing the price without having to forgo comfort and convenience. Large, private spaces may soon become a thing of the past. In its place, multi-functional and shareable spaces are gradually becoming the new way of living, be it for affordability or luxury sake.

The notion of home ownership under the current climate, while everyone is going through a transition of work arrangements brought by the Covid-induced new norms, have evolved. Be it due to the different needs along the way for an individual, couple, family or even empty nesters, the underlying need is for a shelter, or more specifically, a secured shelter. While the traditional notion of home ownership will continue to be important with continued emphasis, with the changing social structure, a home will be perceived for its functions and purposes that serve the ever-evolving needs of the market where some would strive to purchase, while others could be enticed towards renting. 🏠



Fulfilling the need of a home does not always mean buying a property. The rental market poses another choice.

A good time for bargain hunts

For the financially strong, there are many choices that promises a good yield

By JOSEPH WONG
josephwong@thestar.com.my

One thing is certain now that everyone is more used to the new conditions that we are living in post-pandemic and become more comfortable with the precautions taken and the standard operating procedures (SOPs). And that is for the financially able, this is a good time to bargain hunt as there are many opportunities to be had.

From sizable plots of land and former factories to completed and nearly completed buildings, there is something for just about everyone. Among these hidden gems includes the former Malaya Acid Works Sdn Bhd factory in Section 51A, fronting the Federal Highway, said Rahim & Co International Sdn Bhd real estate chief executive officer Siva Shanker.

This sizable plot measures just over 17 acres, and has the potential to be redeveloped as a mixed development, he told StarProperty.

There are many parcels of land, residential, commercial and retail properties that are being offered on the market at good prices, he said, adding that some properties were far lower than their actual market values.

"As long as they have the potential for value growth, these properties are good investments," he said. "If you have the money, it would be good to snap up these bargains while the prices are still favourable."

The market will rebound and when it does, those who fail to take advantage of the situation now will likely regret it, he said, explaining that from past experiences, this has usually been the case.

He pointed out that investors need to do their homework and assess if the properties have potential. "I see a lot of real estate with great potential right now," he added.

Shanker pointed out that some properties that have already been built but were perceived as having failed could be revived given the right ingredients.

As an example, he said the Empire City which is undergoing a rejuvenation due to Exsim Group's entry into the multi-billion-ringgit development. Given that its connectivity infrastructure is set to be improved, and the recommencement of several projects like the HCK Tower by HCK Capital Group, makes this property viable again for investors.

"With the upcoming Dash Expressway connecting Empire City with the surroundings, the properties here are set to be a much sought after one. Coupled with a positive yield of return and reasonable price tag, we are confident of the future of Empire City," said Exsim corporate communications head Michelle Siew.

Exsim has launched Mossaz, one of the two towers that Exsim is building, in Empire City. The other tower slated to be launched soon is Paxtonz.



As long as they have the potential for value growth, these properties are good investments, said Shanker.



Check with auctioneers on hidden costs before making a bid, said Tan.

Auction deals

It is acknowledged that the current property market slowdown in the country has been tough on property owners, especially those who purchased their properties for short-term investment.

Many investors found themselves having problems servicing their monthly mortgage repayments and are forced to put their investments under the hammer. On the flip side, buyers who are after good bargains can turn their attention to auctions as many of the properties on the auction block are newly completed properties.

The reserve prices of these properties are now far lower than the asking prices of similar properties on the secondary market which make them a good bargain.

Some properties in established or

prime areas have seen prices drop by more than 30% and it is a good time for investors to look at the auction property market now, according to a recent report.

Interest in auction property have been increasing as many of the homes have a lower reserve price than their market value. In addition, being newly-completed means that there are fewer repairs needed, unlike older homes. However, so far the increase in interest has not matched the number of sales, according to auction sources.

"We can see that people are interested but it has not translated to sales. Yes, some purchases were made but not that many," said one source.

The reason could be because most people are still waiting for prices to decrease further in upcoming auctions as they know the reserve price of the

property will decrease 10% each time the same property is put up for bids, he said.

According to Kopiaandproperty.com founder and editor Charles Tan, prospective buyers should check with auctioneers on hidden costs such as maintenance fees and utility fees owed by previous owners and whether they will be borne by the financial institutions before making their bids.

Confirming that there are bargains to be had, he said it was an opportune time to look not just into the residential properties but also the commercial properties.

That there is no shortage of good bargains currently in the market makes December 2021 truly one where hunters can go on a Christmas shopping spree. 🏠

BELOW A file photo of Empire City. With the entry of Exsim, a couple of the stalled buildings have recommenced alongside the construction of Mossaz.



A night to remember

Celebrating the StarProperty Awards 2021 Realtor Edition

It was all smiles when the top real estate agencies, agents and negotiators gathered to celebrate the fourth installation of the prestigious StarProperty Awards 2021 Realtor Edition. Held at the Kuala Lumpur Convention Centre, the night of celebration was to recognise the efforts as well as the finest talents in the Malaysian real estate industry.

This year's Awards feature a total of 11 categories with 22 subcategories, with each entry evaluated based on performance, development and outstanding achievements.

Seven agencies, along with 16 real estate negotiators (RENS), took centre stage bagging 49 trophies in total. The award-winning agencies included (in alphabetical order) Believe Realty Sdn Bhd, Foreward Realty Sdn Bhd (Foreward), Global Link Properties Sdn Bhd (Global), IQI Realty Sdn Bhd (IQI), Kingsman Realty Sdn Bhd (Kingsman), Maxxan Realty Sdn Bhd (Maxxan) and Tech Realtors Properties Sdn Bhd (Tech).

The sought-after All-Stars Awards for agencies went to Global, IQI, Maxxan and Tech respectively, while 10 negotiators took the All-Stars Awards in their individual capacities. The 10 include Foreward's Andrian Lim, Azhar Jaafar and Steve Yap, IQI's John Teh, Kenny Chia and Swiss Tan as well as Kingsman's Austin Lim, Benjamin Kuan, Casswen Lim and Davin Low.

A new award introduced this year to mark the sign of the times was the Business Continuity Award to acknowledge the thriving agencies that can persevere against this age's challenges.

IQI's Tan was the toast of the night, grabbing three trophies for herself including the title of Most Exceptional Leader for the women's category. In contrast, Foreward's Yap, with two trophies, was the Most Exceptional Leader for the men's category.

To ensure fair play, the panel of credible and impartial judges comprised captains of the Malaysian real estate industry and leaders of various disciplines to ensure that all entries received all-rounded and fair evaluations.

They include Royal Institution of Surveyors Malaysia's Board of Building Management chairman Datuk Paul Khong, Rehda Youth chairlady Shanaz A Muztaza, Mah Sing Group Bhd property subsidiaries chief executive officer Yeoh Chee Beng, Bank Rakyat mortgage financing head Haslina Ali and StarProperty content manager Joseph Wong.

The StarProperty Awards Realtor Edition pays homage to the individuals and agencies



Yeow hopes that real estate agencies, agents and RENS could be a part of SMG's new property classified platform.

who have strived extra hard, especially during the Covid-19 pandemic, to fulfil their unique role in society, said Star Media Group (SMG) chief executive officer Alex Yeow during the Gala Dinner held on Dec 8, 2021.

"Home ownership is a major milestone marking an important chapter in one's life. Beyond being a point of reference for those looking to purchase real estate, agents and negotiators bring even more added value ranging from analysis and research to surveying and valuing, all for the benefit of their clients. These help to ease the stress and transform property transactions into memorable moments for many, especially for those making their first purchase," he added.

Real estate agents and negotiators are a point of reference for first-time buyers to help them find their dream homes, for entrepreneurs to locate suitable offices or premises, and for corporations to secure their base of operations.

Point out his admiration for their efforts in keeping the property sector buoyant, Yeow noted that SMG has an exciting initiative in the pipeline, a new property classified platform. He hoped that stakeholders like agencies, agents and RENS could be a part of.

"With your capabilities and expertise, I sincerely believe that we can collectively champion this new initiative together. 2022 is set to be an exciting year and we can look forward to embracing the new year with renewed hope for even better things to come," he said.

The night, themed Bling It On, was celebrated with pomp, with entertainment from talented trio Tiga Souls as well as Guzhen and DJ. To ensure the safety of every guest, every person attending the gala dinner, including the organiser and support teams, underwent an RTK test before they can enter the Grand Ballroom and photography areas.

The sponsors of the event include

Kinohimitsu Malaysia, Heineken Malaysia and Durio PPE.

"It felt really amazing to be part of The Star Property Awards 2021 and witness great talents in the real estate business receiving the recognition they deserved. We're honoured to have been part of this glorious event as the official beverage sponsor," said Heineken Malaysia public relations manager Salini Muniandy.

"We hope this tradition of paying homage to deserving talents will continue for years to come," she added.

"It's a great opportunity for Kinohimitsu to be a part of this event and to witness so much joy and achievement in just one night," said Kino Biotech (M) Sdn Bhd chief operating officer Jennifer Chin.

"We definitely look forward to more collaboration with The Star Property and its affiliate in time to come." 🏠



ABOVE One of the guests receiving his StarProperty tag after testing negative.

LEFT Yeow (third from left) with the judges of the Awards. From left are Haslina, Yeoh, Khong, Wong and Shanaz.



In IQI, we pride ourselves on maintaining high industry standards. In our twenty years of experience, we have continued to achieve excellence, all while breaking through obstacles and innovating through adversity. These awards feed those flames, and we will use it so. All of our milestones and the steps we have had to climb have led us to today, with 23,000 of us worldwide working together.

With it comes the pride of recognition, reflecting in these five rewards, a symbol to motivate us to reach even greater heights in the present, and in the future.

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CONGRATULATIONS to all the IQI high achievers!
Keep up the great work in uplifting our real estate industry.



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JOHN TEH YEW SENG (REN 39234)

☎ 017-8788 925 📱 John Teh 📧 johnteh.propertyleader

If we do things with 200% focus and 300% persistency, the universe will bring the best to us. Thank you, IQI, for providing us with the best platform and benefits to excel and climb the mountain top!

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SWISS TAN LI PING (PEA 2710)

☎ 013-2288 881 📱 Swiss Tan

A very special thank you to my team members at IQI, my loving family and to all my clients! Thank you for every opportunity and for opening the many doors of success you have made possible throughout this challenging year.



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KENNY CHIA SIA HOO (REN 28780)

☎ 019-381 5868 📱 SkynetProperty

I am thrilled to receive this prestigious recognition award, and it is nothing less than an absolute honour to me. I would like to thank my team and clients, who have steadfast faith in my dream to build the future.



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📍 9-3, 3rd floor, Medan Klang Lama 28, Jalan Klang Lama, 58000 K.L.



LEFT The IQI Realty team taking a group photo with their big trophy haul.



The Believe Realty team strides towards the Kuala Lumpur Convention Centre Grand Ballroom in style.



Maxxan Realty founder and group managing director Sam Jee making his way to the stage to receive one of the agency's trophies.



(From left) Global Link Properties managing director Vincent Tan, Kingsman Realty founder and director Terence Tan and Forward Realty founder Darien Mah showing the friendly camaraderie among agencies.



Tech Realtors Properties founder Alex Lee (second from left) with his brother Tech Real Estate (Subang Jaya) managing director Ryan (right) and their agents holding their trophies.



The Global Link Properties team are all revved up for the event.

IQI Realty's Swiss Tan holding her Most Exceptional Leader trophy after she clinched the title.



IQI Realty team members celebrate the first of their 12-trophy haul during the gala dinner. The real estate agency took five awards while their negotiators and agents won seven awards.



SMG group chief executive officer Alex Yeow (sixth from left) with the winners of the All-Stars negotiator category.



Imitating songstress Adele's famous photo with her trophies, Forward's Kynan Nurindra Arya Setiawan was all smiles with the team's winnings.



It is all thumbs up for the Business Continuity Award recipients after SMG group chief executive officer Alex Yeow (sixth from left) presented them with the trophies.



The Forward Realty team marching in on the red carpet with impeccable matching suits.

Forward's Steve Yap gestures after he took the Most Exceptional Leader title for the men's category.



Best dressed winners Kingsman's Jack Siah (left) and Amanda Indra (right) pose with SMG group chief executive officer Alex Yeow after receiving their prizes.



The voiceful trio Tiga Soul entertaining the crowd.



One of the guests testing his luck on the Edelweiss arcade claw machine.

Raring to go

Real estate agencies and negotiators look positively at 2022

By **JOSEPH WONG**
josephwong@thestar.com.my

If the just-concluded StarProperty Awards 2021 Realtors Edition gala night was any indication of how the real estate agents and negotiators are feeling, then 2022 is slated to be a better year for the industry.

The property sector, which had been challenging, especially during the multiple movement control orders (MCOs) due to the Covid-19 pandemic, is improving as the new normal sets in.

"We have a positive outlook for 2022 and expect both prices and transaction volume to grow compared to this year. An overall rebound in the economy and employment will support the property market.

Malaysia also has other good news, Ho said.

"Economic growth will be underpinned by the rebound from the worst of the pandemic, the resolution of international supply chain problems, and increased



export demand during a period of synchronised global economic growth," said IQI co-founder and group managing director Daniel Ho.

Malaysia also has other good news, he said, adding that the new Regional Comprehensive Economic Partnership (RCEP) will become Malaysia's biggest free-trade pact to date, with a market of 2.2 billion people and 30% of the world's GDP.

"RCEP alone is expected to push Malaysia's exports up by RM40 billion per year. Malaysia is already one of the world's top manufacturing exporters.

The new trade pact will make our exports less expensive and better integrate our economy with the rest of the hemisphere," said Ho.

Market recovery should continue into 2023, said Tee.

With the rise in employment, salaries, and job stability, Maxxan Realty Sdn Bhd founder and group managing director Tee Kiat



Siong believes there will be more buyers in the market and this recovery should continue into 2023.

He said there were many lessons to be learned from the pandemic, which had a massive impact on the property industry and the economy on the whole.

"This year taught us that diversification is key for sustainability. Maxxan's 360° real estate ecosystem provided stability and ensured that the company's operations and growth did not stagnate during the nationwide lockdown. Our core business in property sales was supported by our rental management and Auction division.

"In 2022, we plan to up our sale of Malaysian properties to international markets with the launch of Maxxan Investment Club. This will further open up channels of communication and networking opportunities for buyers across the globe," he said.

Lim is optimistic that 2022 will be a great year.



Foreward Realty Sdn Bhd (Foreward) project director Adrian Lim is equally optimistic. "In my personal opinion, 2022 will be a great year for the real estate industry to upswing as there are many big developers that will aggressively launch numerous new projects. It is also a great opportunity for those who want to venture into the real estate industry to pursue their career," he said.

This year has been quite a challenging year for everyone as the pandemic is still around after almost two years, but luckily, the market for real estate has not been badly affected even during the lockdown, he said.

Initially sales via the Internet was difficult, said Tee.

"Making sales via online was the biggest challenge when it first started. But my project teammates and I successfully overcame it as we learned throughout the time. As for next year, I will be in full force and strategise on online marketing methods to boost up my personal sales and recruitment as after this pandemic, I foresee this will be a popular trend in the market," added Foreward group chief executive officer Tee Soon Joo.

That these are challenging times is the fact that everyone agreed to.



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FROM PAGE 16



Doing business through the Internet will eventually be as easy as buying a movie ticket online, said Tan.

"The year 2021 was a challenging one for everyone, including the real estate industry. Everyone's habits have changed. For example, clients used to book a property after visiting a showroom or the construction site.

"But now, we have done business through the Internet. We present a virtual showroom and customers book and select the unit they like, just like buying a movie ticket online," said Kingsman Realty Sdn Bhd founder and director Terence Tan.

With the new norm after the pandemic and the technologies developed, he strongly believes that the industry will make a great growth and everyone would get their dream home anywhere and anytime.

Yap said the pandemic allowed their agency to break through the traditional methods.

Believe Realty Sdn Bhd founder Cody Yap said the pandemic allowed their agency to break through traditional business methods and opened the doors to new opportunities and different operating platforms.

"Next year, we will implement the strategy by using digital marketing for selling and buying the properties. We will use digital marketing through digital channels like social media, email, website, email and mobile apps on the Internet to grow our business digitally to reach more clients," he said.

Nevertheless, while many are looking forward to a better 2022, some are cautiously optimistic.

If another lockdown occurs, the property market will remain the same as 2021, said Tan.

Global Link Properties Sdn Bhd managing director Vincent Tan said it is still uncertain as the Covid-19 variant affects economic recovery. "If the economic recovery follows what is planned, the market will be more stable and people will be more confident.



Hence, there will be more buyers in the market. However, if we do have another lockdown in 2022, then I think the property market will be just the same as in 2021," he said.

"What I have learned from this year is how to lead, manage and maintain the team during the Covid-19. We have to change the old methods and strategies used in the past. We must always have the courage to change and eagerness, willingness and desire to learn the new things to advance further. For 2022, we will

keep the current momentum and continue to strive for better results."

For IQI, it has continued to grow due to its technology and global reach, said IQI co-founder and group chief executive officer Kashif Ansari.

"These factors helped us stay relevant for international clients and to balance out markets that had slower growth with investment in others that were out-performing.

"Even with the international travel restrictions in 2021, the pandemic has knit the international community more tightly together. The world today is a global village. IQI continues to grow by extending our local and international network and building the technologies that are digitalising the business," he said.

As the industry continues to change, it appears that the industry players are all shifting towards technological innovations to cater to the

shifting paradigm. Ultimately, the methodologies will change, but the fundamental need for a home remains intact as a basic necessity. 🏠

IQI has continued to grow due to its technology and global reach, said Kashif.



When the going gets tough, the tough get going

For real estate negotiator Terence Tih, this year has been challenging. The Covid-19 pandemic brought him tough times, especially when the number of cases was increasing. He could not organise appointments and on-site viewings during the lockdowns under the various movement control orders. Despite this setback, Tih managed to seal the deal through his solid relationship with the clients.

"I was in the middle of my struggles when everything was on hold due to the movement restrictions. I could foresee a tremendous drop in sales, but I realised the scenario was not as bad as it appeared. I started receiving calls from past customers looking for properties, and they even proceeded with the deals even though there were no viewings of the units. That was when I realised that I have built solid relationships with my customers and they trust me.

"It is important to remember that trust is earned, not granted. Trust allows leaders, employees, relationships and organisations to flourish and grow. It is fundamental to almost everything in life," said Tih.

He said he had achieved this level of trust over the years by putting his clients' agendas first.

"I always aim to match my customers' wish lists whether they are seeking to rent or buy a property. I listen to all of their

requirements in detail and look for the most appropriate property for them. It's important to create a win-win situation for both my seller and buyer as well as the landlord and tenant. I never turn down their request, keep myself running to meet their satisfaction, and let them feel comfortable and confident in my ability to deliver the tasks. That's how they give their trust to me, which I really appreciate a lot," he said.

Tih pointed out that it was not about the money, although it is nice to have money. At the end of the day, it is really about matching the right buyer to the right seller.

"We're matchmakers - real estate matchmakers. This is one of my favourite quotes by Valerie Fitzgerald. Being a real estate realtor is really challenging, but it is a career that drives me to keep learning and practising. I have never stopped learning since becoming a realtor over 10 years ago. And I know I will keep my passion on this glorious career," he said.



Terence Tih
Tech Real Estate Sdn Bhd
REN 01644
017-668 2669
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Negotiators have their say



"Due to the pandemic, we now handled a lot of online zoom viewings. We used to think customers wanted a physical viewing before making their buying decision. But this year,

everyone started to accept virtual showroom viewings."

Casswen Lim
Senior division manager
Kingsman Realty

"This year has been quite a challenging year for everyone, but luckily, the market for real estate has not been that badly affected even during the lockdowns. Making sales online was the biggest challenge when it first started, but my project teammates and I successfully overcame it."

Adrian Lim
Project director
Forward Realty



"Embrace changes as change is inevitable. Due to the pandemic, Malaysians had to quickly adapt to using technology. With the advent of the Metaverse, the existential flexibility to cope

with technological changes is a must. I am excited to see what's in store for the future."

Benjamin Kuan Wei Chien
Senior division manager
Kingsman Realty

"As a negotiator, I learned to be ready to adapt to constant changes. 2021 is a year where most of us have to work from home. As 2022 approaches, I have prepared myself to be more ready in uncertain times and to explore more new techniques to improvise into my work."

Azhar Jaafar
Leader and project manager
Forward Realty



"I learned a lot this year. One of them is that there is no such thing as a bad market. I learned to adapt to the changes and overcome the challenges to maximise my performance this year.

I definitely will look forward to doing things differently career-wise and growth."

Umar Aiman
Senior real estate negotiator
Kith and Kin Realty

"I have learned that despite adversity and challenges, there is always opportunity. Never stop learning and growing, and be equipped with current trends and business environments in this ever-changing landscape as they are the keys to opening new opportunities."

Joshua Selvan
Team leader
Tech Real Estate



"I had seen the importance of leveraging on technology and digital marketing during the pandemic to close more sales. In 2022, I will focus on training my partners in using digital

platforms and zoom presentations so that we can increase our market share."

John Teh
Leader
IQI Realty

"Although it was a year that brought much heartache and loss, it was also a year that taught us to adapt, persevere and overcome our limitations. I will continue to stay focused on my goals and seize the opportunities that favour me, our team and our company."

Jason Cho
Division director
Polygon Properties



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Five tips for financial independence

Having a good, long-term plan will ensure financial independence

Contributed by CTOS

ONE of the most empowering things in the world is being financially independent. Financial independence means more than just living debt-free, as it may not be realistic to completely eliminate debt when it comes to modern living.

What it really means is having a good, long-term plan when it comes to your finances, budgeting your expenses well and making informed decisions when it comes to credit.

Here are five tips for financial independence:

Tip 1: Make time to plan

Most people have an idealised idea of financial independence, but most of these ideas can probably use a reality check. Consider what your ideal vision actually looks like, and then gather some qualified financial advice to set or reset your course. The road to financial independence may be significantly different at age 25 than at age 60. No matter your age, start by getting a realistic picture of your options, then make your plans accordingly.

Something that can really help you when it comes to financial planning is knowing exactly where you stand when it comes to credit health.

If you have not done so recently, get your full credit report with your credit score – use it as a guide to see which areas of your finances need additional attention. Get your free MyCTOS Score report at <https://rewards.starproperty.my/ctosscorecheck> when you register with CTOS.

Tip 2: Spend less than you earn

Most of us know this rule, but it remains one of the toughest financial habits to cultivate. Living within your means requires a realistic view of what you can and cannot afford with your current income and lifestyle.

In any case, adhering to a lower standard of living and expenses will help anyone put more money into savings and investments sooner. A good rule of thumb is to put between 10% and 15% of your gross income in savings or investments every.

Tip 3: Budget realistically

Tracking your finances effectively starts with budgeting, which is the process of measuring income, subtracting expenses and deciding how to divert the difference to your goals. It is one of the most important tasks in achieving financial independence.

Tip 4: Downsize

Regardless of your age, financial independence requires a personal evaluation of what money, property and items you will need to live happily and securely. It might also help to stop keeping up with the Joneses behaviour you have done in the past that negatively influenced your finances and spending.

In general, cutting down on your overall living expenses means you will reach your goals faster. For some, that could mean selling your home and moving to a smaller one or to an area with lower living costs.

Tip 5: Reduce debt

Having some debt is perfectly fine, especially if it involves long-term investment such as property that you have carefully planned for. Getting rid of revolving, non-housing debt is one of the most effective things you can do to free up money to save and invest.

It is wise to always know where you are financially. Financial planning is not about making one set of financial decisions and assuming you are good to go. Situations in life change and your financial planning must be flexible enough to accommodate both positive and negative changes without ruining your

goals towards financial independence. If you are not well-versed in investing, financial planning or tax matters, it is okay to get professional help or advice from qualified parties.

Being able to pay for a lifestyle you love without worrying about money is an enormous relief and reward. If you do not feel you are heading in that direction, consider putting some of these steps in motion today. Financial independence takes work and discipline, but small steps can lead to big rewards over time. 🏠

Established in 1990, CTOS is a leading credit reporting agency under the ambit of the Credit Reporting Agencies Act 2010. Its three-digit CTOS Score will show your creditworthiness. It is an evaluation of an individual's credit history and capability to repay financial obligations. The higher the score, the higher your chances of securing a loan.



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Polygon Properties rides the digitisation wave

Adapting to a virtual platform to suit the needs of members and clients

EVEN as the new normal slowly becomes a common practice, the after-effects of the Covid-19 pandemic cannot be denied as it has inadvertently sped up digitisation.

Two years after the initial outbreak, many industry players have already readjusted their procedures to counter the negative impact of the pandemic and the restrictive measures undertaken by the government to curb the spread of the virus.

"That said, the new norm slowly became an everyday norm, where we learn how to adapt and overcome the challenges of physical barriers," according to real estate agency Polygon Properties Sdn Bhd.

Ever since the first movement control order (MCO) in mid-March of 2020, Polygon Properties took the opportunity to move its operations online through digitalisation. With virtual platforms, the agency began digitalising online sales submissions, e-Forms, e-meetings and virtual sales events so their members can access them from anywhere and anytime they prefer.

The pursuit of digitalisation was done with one goal in mind, which is to smoothly facilitate their

agents and negotiations in running their real estate business online. Polygon Properties took one step further, seeing the positive outcome from their digitised operations. To ride the Metaverse wave, Polygon Properties created its own virtual real estate agency office online in addition to its headquarters, which is one of the largest single-floor agency offices in Malaysia.

The company launched its virtual office on its Annual Award Day on Dec 1, 2021. The virtual office provides Polygon Properties' members and clients better experiences in accessing the company's broad spectrum of services without even having to leave their homes. Polygon's virtual office aims to bring their audience a fresh and holistic experience through their continuous improvement on their platform.

"We elevate our users' experience, be it our negotiators or clients, to another level. We are creating a better and more real experience on how our users access our services over the Internet," said Polygon Properties director Derrick Soh.

"It is for members and clients to access our virtual sales events through our virtual hall," he said, adding that clients could also access Polygon Properties' sub-

sales and project listings. "Our services include loan applications, valuation checks, property management, buy, sell or rent. In the future, we will offer more services and functions on the platform."

"We are constantly upgrading our

virtual office by introducing more functions and more interactions. A certain percentage of our yearly budget allocation will be on our digitalisation and virtual experiences," Soh added.

Polygon Properties has been catering to both new launches and the sub-sale market since its inception in 2017. The real estate agency has constantly focused on contemporary and modern ways to improve its operations. Therefore, Polygon Properties has always been keen on the mastery of digital technologies and their prospective future. To date, the team's effort has come to fruition and has achieved a successful result during the past two years of lockdown, with over RM1bil of sales generated all through online means. 📈



Polygon Properties' virtual office hosts a variety of functions.



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StarProperty Awards 2021 Realtor Edition's red carpet

The women of real estate Bling It On

THE StarProperty Awards 2021 Realtor Edition, an important annual tradition for property industry practitioners celebrating their achievements, saw many head-turners this year as attendees dressed for the occasion.

Themed Bling It On, the many guests, especially women from around the country, seek to be seen donning elegant dresses at the awards dinner, held in the Grand

Ballroom of the Kuala Lumpur Convention Centre.

Beyond the prestigious accolades, the festive atmosphere, the fine imbibements, and the multi-course dinner, one of the other notable highlights of the evening was the requisite red carpet stroll that real estate negotiators and agency representatives took while dressed in their best finery. Here are the best dressed women at the 2021 Awards. 📸



1. The woman in red

Nothing beats a stunning smile coupled with a red dress. Heads were turned when IQI Global vice president Ashley Tan entered the ballroom with this figure-flattering cutout bodycon in velour, sporting a generous V-neck and leg slit to mind-blowing effect.

2. Dressed to kill (left)

Datin Charlotte Lee certainly stood out from the crowd with her impeccable black dress ensembled with matching shoes and bag - a perfect blend of ebony glitter, leather and sheers. One word that describes this look best? It's fierce!

3. Nonya femme fatale (above)

There is nothing old fashioned about IQI Realty's Swiss Tan when she showed up in a body-fitting metallic silver cheongsam. It is a statement when one can make something old brand new again.

4. Black-lace eleganza (right)

Looking elegant in a black lace dress was Melissa Teng from IQI Realty, who came in an ensemble with matching black heels, a black clutch bag and of course, following the SOP, a black mask.



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5. Best-dressed winner Amanda Indra

It is no wonder why this pretty lady took home the best-dressed award. Shimmering in her opalescent dress that glimmered, she was indeed the embodiment of the theme Bling It On. Her jet black hijab and matching black mask served to accentuate the effect of her glittering dress to the fullest.



6. Charlie's Angels?

It is not hard to imagine a Malaysian version of the super trio as they walked down the red carpet. Believe Realty's (from left) Grace Tee, Carol Soong and Ivy Tan could easily assume those roles. Tee's sleek black V-neck dress with its high slit blend well with Tan's glittering golden sheer top and velvety black full-length skirt while Soong's shimmering silver gown added the final touch to the angelic trio.



7. The new X-man

If the X-men female members' uniforms looked anything like Tech Real Estate negotiator Joshua Selvan's partner Geow Wee Yin with her generously low V-line metallic evening dress, they would have blown their villainous counterparts out of the water. The X certainly marks the spot for this best dress contender.



8. Like royalty

You would say I do to this beauty as she walked down the red carpet. Kingsman Realty senior division manager Casswen Lim was undoubtedly a stunner in her white couture lace fabric dress with a bodice immaculately beaded with iridescent pearls.

9. Ultra-modern chic

Bringing eclectic style to the red carpet, Polygon Properties team leader Mica Wong's daring satin effect fuchsia semi-mini skirt showed her best assets. Wearing a black slim-fit sweater to bring sharp contrast to the stunning pink ultra-modern skirt, she was definitely a best-dressed contender.

10. Wave like the Queen

IQI Realty's Fiona Chin and Ally Ang have the Queen's wave to a tee as they walk the red carpet. Ally Ang's glittering short black dress that sparkles like the stars paired well with the metallic shades of red from Fiona Chin's iridescent evening dress, deck with shiny red rhinestones.

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EXCELLENCE

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EXCELLENCE

MAXXAN REALTY SDN. BHD.

EXCELLENCE

TECH REALTORS PROPERTIES SDN. BHD.

THRIVING AWARD

EXCELLENCE

GLOBAL LINK PROPERTIES SDN. BHD.

HONOURS

MAXXAN REALTY SDN. BHD.

RISING STAR AWARD

EXCELLENCE

FOREWARD REALTY SDN. BHD.

HONOURS

KINGSMAN REALTY SDN. BHD.

MERIT

BELIEVE REALTY SDN. BHD.

DEVELOPER PREFERRED AWARD

(Above RM1 billion)

(Based on total spa amount for the year 2020)

EXCELLENCE

IQI REALTY SDN. BHD.

DEVELOPER PREFERRED AWARD

(Below RM1 billion)

(Based on total spa amount for the year 2020)

EXCELLENCE

KINGSMAN REALTY SDN. BHD.

HONOURS

FOREWARD REALTY SDN. BHD.

BEST DIGITAL MARKETING AWARD

EXCELLENCE

FOREWARD REALTY SDN. BHD.

BEST TECHNOLOGY AWARD

EXCELLENCE

IQI REALTY SDN. BHD.

TOP VOTED AWARD

EXCELLENCE

IQI REALTY SDN. BHD.

BUSINESS CONTINUITY AWARD

(in alphabetical order)

EXCELLENCE

BELIEVE REALTY SDN. BHD.

EXCELLENCE

FOREWARD REALTY SDN. BHD.

EXCELLENCE

GLOBAL LINK PROPERTIES SDN. BHD.

EXCELLENCE

IQI REALTY SDN. BHD.

EXCELLENCE

KINGSMAN REALTY SDN. BHD.

EXCELLENCE

MAXXAN REALTY SDN. BHD.

EXCELLENCE

TECH REALTORS PROPERTIES SDN. BHD.

NEGOTIATOR

ALL-STARS AWARD

(in alphabetical Order)

EXCELLENCE

ADRIAN LIM KIAN GIAP -

FOREWARD REALTY SDN. BHD.

EXCELLENCE

AJ (AZHAR JAAFAR) - FOREWARD REALTY SDN. BHD.

EXCELLENCE

AUSTIN LIM CHOON YEW -

KINGSMAN REALTY SDN. BHD.

EXCELLENCE

BENJAMIN KUAN WEI CHIEN -

KINGSMAN REALTY SDN. BHD.

EXCELLENCE

CASSWEN LIM HUI WEM -

KINGSMAN REALTY SDN. BHD.

EXCELLENCE

DAVIN LOW THYE WIN -

KINGSMAN REALTY SDN. BHD.

EXCELLENCE

JOHN TEH YEW SENG - IQI REALTY SDN. BHD.

EXCELLENCE

KENNY CHIA SIA HOO - IQI REALTY SDN. BHD.

EXCELLENCE

STEVE YAP SZE YONG -

FOREWARD REALTY SDN. BHD.

EXCELLENCE

SWISS TAN LI PING - IQI REALTY SDN. BHD.

THRIVING AWARD

EXCELLENCE

ADRIAN LIM KIAN GIAP -

FOREWARD REALTY SDN. BHD.

HONOURS

BENJAMIN KUAN WEI CHIEN -

KINGSMAN REALTY SDN. BHD.

MERIT

JOHN TEH YEW SENG - IQI REALTY SDN. BHD.

RISING STAR AWARD

EXCELLENCE

UMAR AIMAN BIN SHAHARUDDIN -

KITH AND KIN REALTY SDN. BHD.

HONOURS

DANIEL ONG SIN SENG -

KINGSMAN REALTY SDN. BHD.

MERIT

LAWRENCE CHONG TUCK HON -

KINGSMAN REALTY SDN. BHD.

DEVELOPER PREFERRED AWARD

(Team leader)

EXCELLENCE

CASSWEN LIM HUI WEM -

KINGSMAN REALTY SDN. BHD.

DEVELOPER PREFERRED AWARD

(Individual)

EXCELLENCE

JOHN TEH YEW SENG - IQI REALTY SDN. BHD.

HONOURS

AUSTIN LIM CHOON YEW -

KINGSMAN REALTY SDN. BHD.

BEST DIGITAL MARKETING AWARD

EXCELLENCE

SWISS TAN LI PING - IQI REALTY SDN. BHD.

TOP VOTED AWARD

EXCELLENCE

AUSTIN LIM CHOON YEW -

KINGSMAN REALTY SDN. BHD.

MOST EXCEPTIONAL LEADER AWARD

(Male)

EXCELLENCE

STEVE YAP SZE YONG -

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MOST EXCEPTIONAL LEADER AWARD

(Female)

EXCELLENCE

SWISS TAN LI PING - IQI REALTY SDN. BHD.

MOST TRANSACTED AWARD

(For sale)

EXCELLENCE

DAVIN LOW THYE WIN -

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MOST TRANSACTED AWARD

(For rent)

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EXCELLENCE

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