

TRANSFORMATIVE MOMENTS

CHALLENGES AND TRIUMPHS IN THE REAL ESTATE INDUSTRY

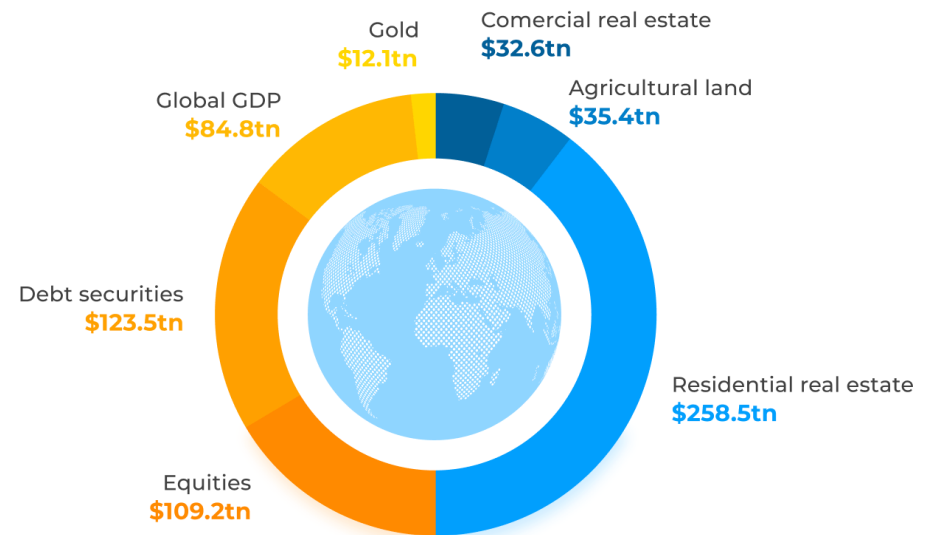
PRESENTED BY **CA ANKUR AGGARWAL**
CEO & Founder, Bricks n Woods Real Estate

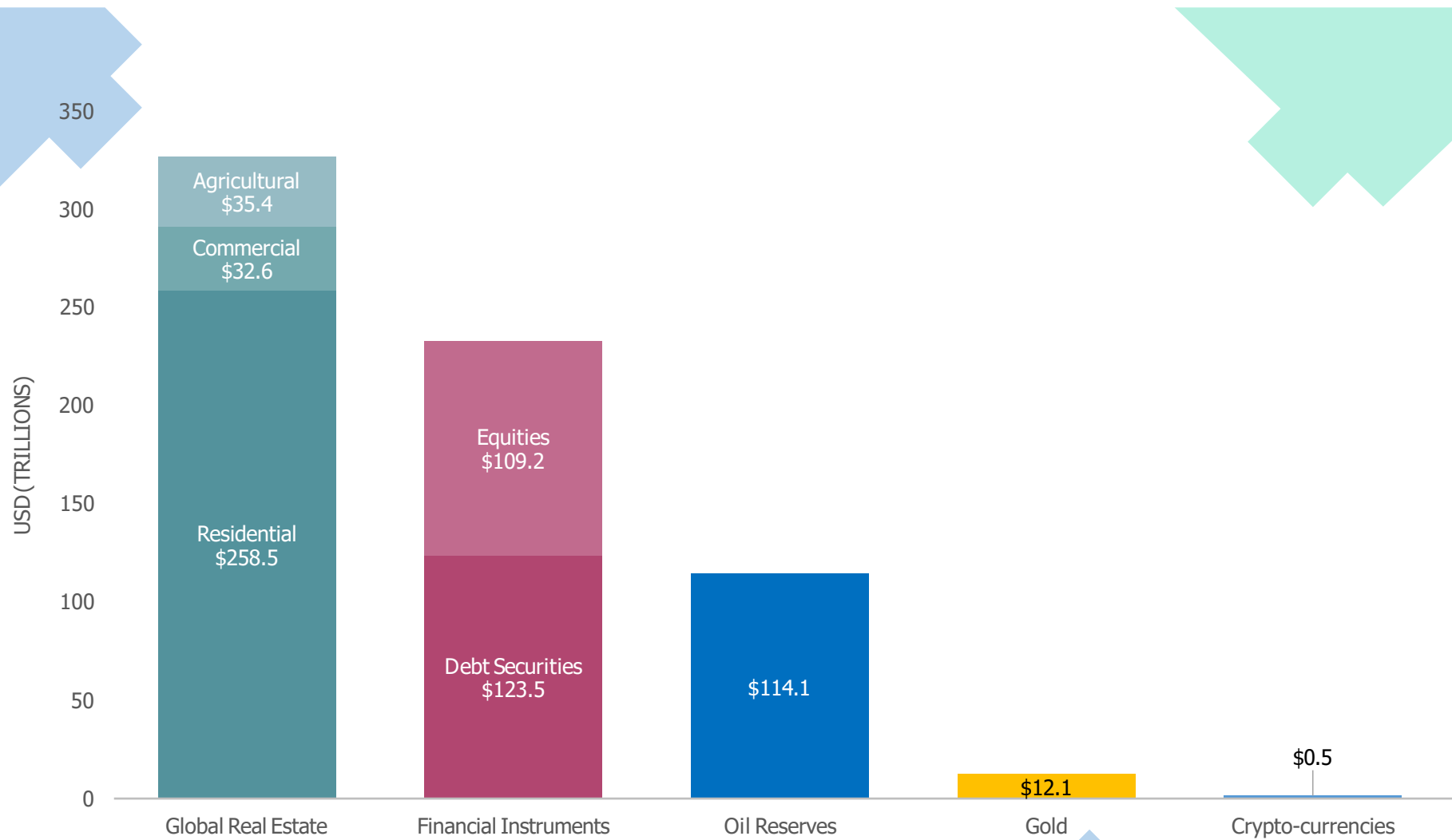
Real Estate

The backbone of World's Economy

- ❑ **Economic Engine**
- ❑ **Investment Hub**
- ❑ **Urban development & Infrastructural growth**
- ❑ **Human Need Fulfillment**
- ❑ **Foundation of thriving communities and individual prosperity**

2023 Global Real Estate Universe in Comparison





Source: Savills Research



Risk Participants

01

Developer

02

Investor

03

Financial
Contributors

04

Regulatory
Authorities





Let's talk about the

DEVELOPER

Perspective

Developer

CHALLENGE

Financing & Fund Management



TRIUMPH STRATEGY

- ❑ Private Equity Funding
- ❑ Crowdfunding
- ❑ Strategic Partnerships (JV)
- ❑ Financial Institutions

Developer

CHALLENGE

Regulatory & Legal Complexities



TRIUMPH STRATEGY

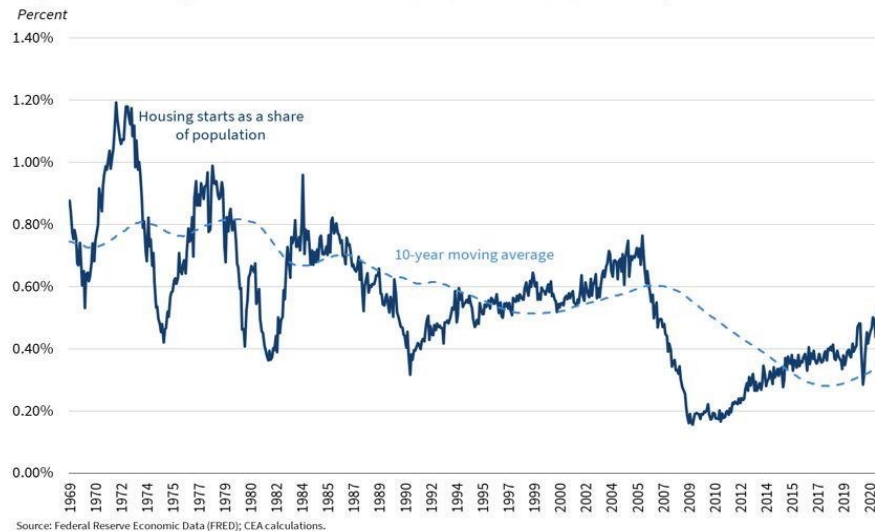
- ❑ Seek strategic & legally non-compliant locations
- ❑ Legal framework due diligence

Developer

CHALLENGE

Market Dynamics & Demand Fluctuations

Figure 2: Housing production has not kept pace with population growth



TRIUMPH STRATEGY

- ❑ Exhaustive market research
- ❑ Adapt plans based on market trends
- ❑ Comprehend buyer pool
- ❑ Asset liquidation
- ❑ Short-term exit model
- ❑ Cap on land banking

Developer

CHALLENGE

Economic & External Factors



TRIUMPH STRATEGY

- ☐ Diversification of portfolios for risk mitigation
- ☐ Stay informed about macro-economic trends
- ☐ Sustain financial agility
- ☐ Use architectural & tech advancements in your favour
- ☐ Non-political involvement



Developer

CHALLENGE

Land Procurement



TRIUMPH STRATEGY

- ☐ Strategic Land Banking
- ☐ Government and Regulatory Engagement
- ☐ Joint Ventures (JVs)
- ☐ Community Engagement

Developer

CHALLENGE

Technology Integration and Innovation



TRIUMPH STRATEGY

- ❑ Building Information Modeling (BIM) to streamline design
- ❑ Project management processes
- ❑ Join forces with tech leaders

Developer _____

CHALLENGE

Environmental and Sustainability Compliance



TRIUMPH STRATEGY

- ❑ Integrate sustainable design principles
- ❑ Leverage green building certifications
- ❑ Collaborate with environmental consultants to ensure compliance



Developer

CHALLENGE

Financing Large-Scale Projects



TRIUMPH STRATEGY

- ❑ Explore public-private partnerships
- ❑ Diversify financing sources by combining debt and equity to fund large-scale projects



CHALLENGE

Limited Land Availability in Singapore

TRIUMPH STRATEGY

- ❑ Vertical Expansion through High-Rise Developments
- ❑ Integrated Urban Planning and Green Spaces
- ❑ Reclaimed Land and Waterfront Development



Let's talk about the

INVESTOR

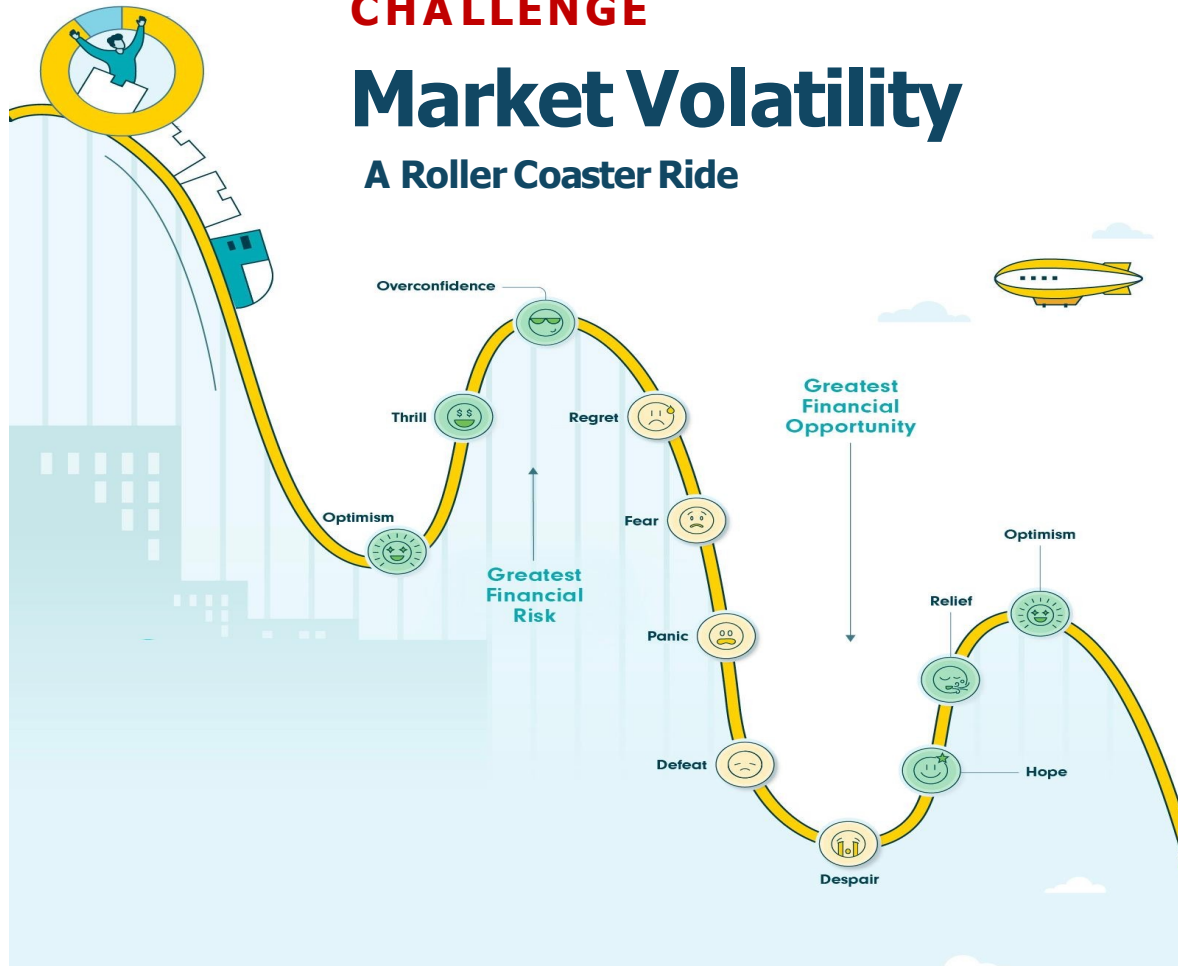
Perspective

Investor

CHALLENGE

Market Volatility

A Roller Coaster Ride



TRIUMPH STRATEGY

- ☐ Asset Induction Strategy
- ☐ Analyze economic indicators
- ☐ Investors can spread their investments across different property types, locations, and markets

Investor

CHALLENGE

Economic Downturns & Recessions



TRIUMPH STRATEGY

- ☐ Maintain liquidity
- ☐ Perform contingency planning
- ☐ Refinancing
- ☐ Selling underperforming assets

Investor

CHALLENGE

Due Diligence



TRIUMPH STRATEGY

- ☐ Developer Analysis
- ☐ Deploy data analytics
- ☐ Conduct thorough market research
- ☐ Assess potential risks

The background of the slide is a dense, overlapping pattern of US dollar bills, primarily \$100 bills, rendered in a light blue color. The bills are scattered across the entire frame, creating a textured, financial backdrop. The text is centered over this pattern.

Let's talk about the

FINANCIAL CONTRIBUTORS'

Perspective

Financial Contributors

CHALLENGE

Unsteady Market



TRIUMPH STRATEGY

- ☐ Diversification Opportunities
- ☐ Enhance risk-adjusted returns
- ☐ Monitor market trends
- ☐ Due Diligence
- ☐ Credit Monitoring



Financial Contributors

CHALLENGE

Economic Downturns



TRIUMPH STRATEGY

- ☐ Maintain risk assessment models
- ☐ Offer flexible repayment options

Financial Contributors

CHALLENGE

Credit Risks



TRIUMPH STRATEGY

- ☐ Collateral valuation
- ☐ Rigorous credit risk assessment
- ☐ Minimize default risks



CHALLENGE

Mortgage Fraud and Predatory Lending Practices in the USA (2007-2008)

TRIUMPH STRATEGY

- ☐ The Dodd-Frank Wall Street Reform and Consumer Protection Act, signed into law in 2010
- ☐ Consumer Financial Protection Bureau (CFPB)
- ☐ Stricter Lending Standards



Let's talk about the

REGULATORY AUTHORITIES'

Perspective

Regulatory Authorities

CHALLENGE

Market Speculation & Housing Affordability



TRIUMPH STRATEGY

- ☐ Supply Management
- ☐ Stringent legal compliances
- ☐ Liquidity Management
- ☐ Investors Awareness Programs
- ☐ Transparency and Anti-corruption

Regulatory Authorities

CHALLENGE

Money Laundering & Financial Crimes



TRIUMPH STRATEGY

- ☐ Robust Monitoring and reporting systems
- ☐ Anti Money Laundering (AML)
- ☐ Cyber Security Protocols

Regulatory Authorities

CHALLENGE

Environmental Compliances



TRIUMPH STRATEGY

- ☐ Carbon Emission Calculations
- ☐ Eco-friendly infrastructure
- ☐ Energy efficient buildings
- ☐ Green Spaces



A dark, atmospheric photograph of a person in a suit standing with their back to the camera, looking out over a city skyline at dusk or dawn. The person's silhouette is centered, and the city lights are visible in the background. The overall tone is professional and contemplative.

“

As guardians of financial integrity and architects of fiscal prudence, let us foster an environment where challenges are met with strategic solutions, where perceptions are shaped by informed decisions, and where triumphs are not only celebrated but become the building blocks of a robust, thriving real estate ecosystem.

”

That's all!



LET ME KNOW IF YOU
HAVE ANY QUESTIONS