



PHILON /phil-on/, *n.* **1.** ancient Greek form of the word *philos*, meaning 'friend'. **2. phil-**, a word element meaning the voluntary promotion of human welfare, [as in *philanthropy*]. **3. philo-**, a word element meaning the science of the truths or principles underlying all knowledge and being, [as in *philosophy*]. **4. philon**, creating the property investment that meets a human need.

 **PHILON**

PHILON has both experience and enthusiasm for creating and implementing reliable, highly successful strategies for property investment and development



PHILON is

an exciting part of Australia's investment community.

PHILON's passion is for helping organisations find the most effective way to move towards a successful and sustainable future. We do this by creating tailored solutions that will secure our clients' longevity and financial standing.

Our objective is to find the strongest possible property investment and development opportunities, with our trademark creativity and enthusiasm evident every step of the way.

PHILON's difference

is our immense knowledge of – and experience with – the property and investment industries, and the way we combine our expertise with passion for finding the best result for each of our clients.

We realise that financial strategies can only be built on stable foundations, so our first step is to understand our clients' organisation and what it comprises.

After making our assessment we begin to develop a detailed investment plan. It may include purchasing or developing new property, or selling or leasing out existing property assets – or any combination thereof – so we can help generate new sources of income to create a brighter future for the organisation.

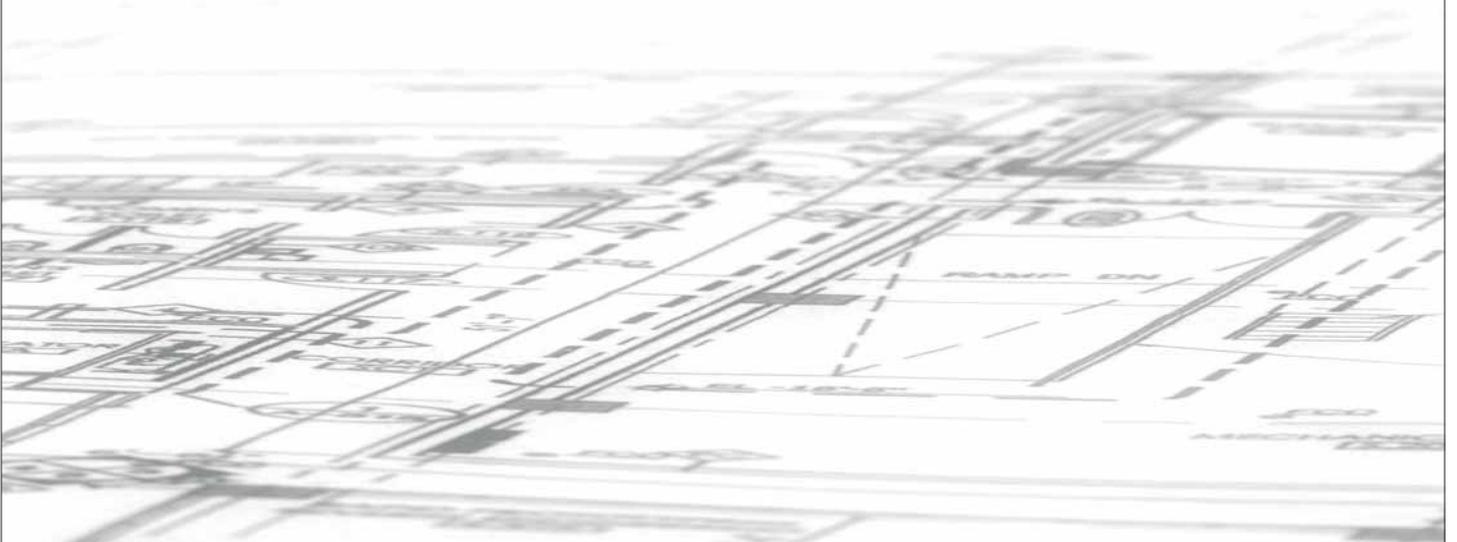
PHILON invests

only for the future wealth and security of our clients: our fee structure ensures the focus is always on client benefits and the profit is guaranteed to stay with the client.

Businesses, community organisations and even private portfolios can benefit from PHILON's experience and ability to take a project from concept to completion.

PHILON's independence

ensures decisions are made without bias. We ensure transparency and clarity in what we do, providing detailed assessments and analysis at every stage of the project.





PHILON's team

provides the skills that make our company among the best in the industry. Not only do our people have the experience and knowledge to succeed, but each individual is committed to making a positive impact on our clients' financial future.

Our due-diligence process weighs the risks associated with an investment opportunity against the return it may offer, all carefully balanced with our clients' objectives. The assessment of these risks, and the strategies we'll develop to mitigate them, are presented to our clients, so they have a full understanding of the project and can make informed decisions.

PHILON strives

for a crystal clear understanding of the decision-making criteria for each of our clients – we realise that the greater our knowledge of the clients' objectives, the stronger and more financially successful our solutions will be.

Once PHILON has analysed the relevant components of the organisation, the proposal for property investment and development will be presented for discussion with the client, prior to any implementation. When the next steps are agreed, PHILON is committed to guiding and advising its clients through every stage of the project.

PHILON's ability

to partner our clients with other organisations can create great investment opportunities.

We may create such opportunities through:

- joint venture development projects
- leasing programs
- the outsourcing of management of particular assets
- pooling assets to share risks and returns.

The PHILON team is professional and experienced, with every staff member committed to the rigorous pursuit of success for our clients

The PHILON team Key investment and development management skills



The Philon team

is experienced, energetic and results-driven.

They have been selected on the strength of their track record in adding value while minimising and controlling the risks associated with the property investment and development process. The key personnel are:

Tom Zarimis

Managing Director

B. App. Sc (Build) Hons. Grad. Dip. Property Investment & Finance

Tom founded PHILON in 2004 and is the managing director. With over 30 years of experience in property development and investment throughout multiple sectors across Australia, his expertise and commitment to the market have been the basis of PHILON's consistently strong achievements. It is his undeniable skill and passion for property development which has shaped PHILON into the well respected and successful organisation we see today.

Lee Pinder

Associate

Assoc. Dip. Val. Grad. Dip. Urban Estate Management

Lee has been part of the PHILON team since shortly after its inception and has a comprehensive background in listed, wholesale and private client funds management within the retail, commercial and industrial property sectors. Lee's 20 year experience encompasses portfolio management, financial management and effecting capital transactions and development management systems.

Andrew Collier

Associate

B. App. Sc. (Land Economics), AAPI,
Registered Real Estate Valuer & Agent

Andrew has over 19 years' experience within the commercial, retail, industrial and residential property markets. His experience stems from his early days as a valuer with a global real estate agency, followed by roles with various property investment management groups where he has asset managed properties, dealing in development management, financial analysis, acquisition and disposal.



PHILON's strategy

for ensuring we'll achieve the best possible outcome for our clients' investment is based on three points: the client's objectives, the opportunities available, and the financial risk and return of each investment or development option. Of course as no two businesses or portfolios are alike, we carry out a tailored process for each of our clients.

PHILON has expertise across all property sectors, including retail, industrial, commercial, retirement living, residential, ministry facilities, clubs and hotels. Our experience with – and knowledge of – the industry is surpassed only by our commitment to helping our clients' reach their financial goals.

PHILON's expertise will ensure informed choices are made throughout the decision-making process

Accurate estimations

and the consideration of possible risks and benefits play a vital role in any property development decision, but our experience in managing financial pressure and understanding market fluctuations means our clients are always in competent hands.

Our people's combined knowledge ensures that risks are expertly assessed, with detailed mitigation strategies formulated well before any action is taken.

Consultant team

For each development, PHILON carefully selects a group of experts that could include project managers, architects, town planners, cost planners, engineers and other highly skilled professionals.

We have no contracts with, or bias towards, any particular professional – we simply choose the individual or company who can best fill the role to make each project a success.

Market research

PHILON's development team fully understand both the needs of the community, and current and forecast market demands in the area under consideration.

PHILON realises that neighbourhood demographics and the requirements of any particular area are constantly changing, making it necessary to undertake market research with each new project. Among other factors, PHILON will investigate the current economic situation and the local competition.

We also assess the attributes of any building under consideration, down to, and including, the fixtures and fittings. For properties that will be leased out, we'll review the current market rental levels in the area and the building's appeal to tenants.

Feasibility analysis

PHILON's team of skilled professionals set realistic project budgets, cash flow and projected returns, all of which are determined by meticulous research that includes our clients' objectives and any financial limitations, such as debt or equity ratios.

PHILON is able to skillfully manage all aspects of property investment and development, from the first analysis through to project completion



Planning

is when the vision for the project is first formed, when all the relevant information comes together.

Portfolio analysis

This assesses the organisations' current financial and asset strength, including sound research of the areas of debt and weakness within your asset base.

Property analysis

Analysis is carried out on any property the organisation currently owns, as well as any property that may be acquired.

Development

This is the period in which PHILON garners approval and support for the proposed construction from the community, government and local authority groups. At this point our reputation and our ability to communicate effectively with all parties is immensely beneficial.

Planning issues

PHILON knows it's vital for property developers to be well aware of the zoning laws for sites in consideration. As a result, we pride ourselves on having a complete knowledge of the zoning controls set in place.

PHILON also has a clear and thorough understanding of the use of public notices and the appeal process.

The site

A comprehensive site analysis provides details of the legal title for the property under consideration. Neighbouring properties are assessed for their possible impact on any proposed development. Other risks, such as the position of the site and its topography, are also studied by a team hand-picked by PHILON.

Design

Design is an integral element with every development, and good design ensures the most effective and efficient use of a proposed site. Most importantly, we know the outcome must be as cost-conscious as possible while meeting our clients' expectations in terms of maintenance, quality and exit strategy.

Construction

As there are many variable factors in the construction industry, PHILON will only select the construction company with the capability and capacity required for the building project at hand and will ensure strong contractual arrangements are in place.

Leasing

PHILON believes in the importance of strong, diverse and sustainable income streams as a significant part of our clients' future growth strategy. Our experience and wide network base secure excellent and reliable third party income streams.

Debt finance

PHILON can add further value by introducing clients to senior financial institution contacts who offer competitive debt finance – crucial to implementing a strong economic strategy.

Property management

Highly skilled in communicating and liaising with tenants and promoting positive relations, every property manager PHILON appoints is the best choice for our clients' property assets.

Asset Development Experience **Proof of excellence**



PHILON's clients are from a wide range of industries, but the roots of our organisation lie in the clubs and churches we serve, securing their long-term financial futures to provide for their communities

Registered clubs

- Mixed Use Redevelopment of Revesby Workers Club, NSW
- Mixed Use Redevelopment of SS&A Club sites, NSW & VIC
- Mixed Use Redevelopment of Wentworthville Leagues Club sites, NSW
- Mixed Use Redevelopment of Albion Park RSL, NSW

Retail centres

- Redevelopment of Chatswood Chase Shopping Centre, Chatswood, NSW
- Expansion to Macquarie Shopping Centre, North Ryde, NSW
- Expansion of Knox City Shopping Centre, Knox, VIC
- Expansion of Garden City Booragoon, Booragoon, WA
- Expansion of Karrinyup Shopping Centre, Karrinyup, WA
- Expansion of Bathurst Shopping Centre, Bathurst, NSW
- Expansion of Shellharbour Square Shopping Centre, Shellharbour, NSW

Hotel

- Development of Parramatta Park Royal Hotel, Parramatta, NSW
- Development of Gold Coast International Hotel, Gold Coast, QLD
- Development of Avillion Hotel, Sydney, NSW
- Refurbishment of Airport Central and Airport Sheraton, Kingsford Smith Airport, NSW

Commercial offices

- 1 Market Street, Sydney, NSW
- 123 Epping Road, Epping, NSW
- 15 William Street, Melbourne, VIC
- Angel Place, Pitt Street, Sydney, NSW
- Refurbishment of AMP Centre, 50 Bridge Street, Sydney, NSW
- Kirk Place, Derby Street, Kogarah, NSW

Ministry facilities

- Addison Road, Shellharbour, NSW
- Kirk Place, Derby Street, Kogarah, NSW
- MacMahon Street, Hurstville, NSW

Bulky goods retail

- Development of Cross Road Homemaker Centre, Casula, NSW
- Stoney Range Bulky Goods Centre, Shellharbour, NSW
- Development of the Kotara Homemaker Centre, Kotara, NSW

Industrial

- Cross Roads Industrial Estate, Casula, NSW
- Young and Danks Street Industrial Park, Waterloo, NSW
- Development of Stages I & II of the Colgate Distribution Centre, Ingleburn, NSW

Retirement facilities

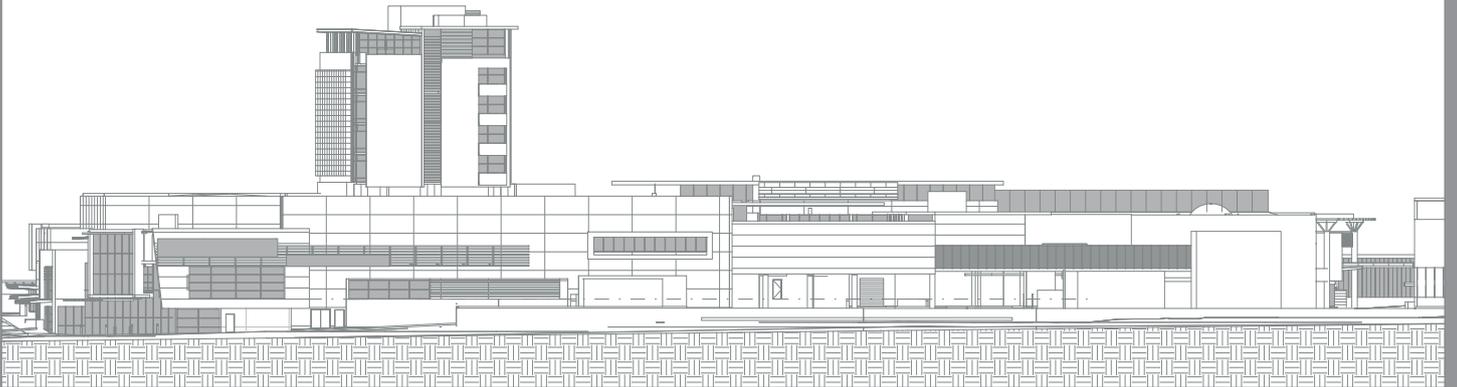
- Glenmore Gardens, Presbyterian "self-care" Senior's Living village, Ashfield, NSW
- Burwood, Presbyterian "self-care" Senior's Living Development, NSW
- Hurstville, Presbyterian "self-care" Senior's Living Development, NSW

PHILON's outstanding track record is evident in the important roles our people played in these developments over our careers

Every day, PHILON assists their clients to meet – and exceed – their financial goals

We achieve this by adding value to existing property assets and creating new revenue streams

We are trusted experts in taking projects from concept to completion while competently managing any associated risks



Philon Pty Ltd
ABN 23 110 610 510
Level 17, 20 Bond Street Sydney NSW 2000 Australia
PO Box R934 Royal Exchange Sydney NSW 1225 Australia
Telephone: +61 2 9251 5771
Email: enquire@philon.com.au
www.philon.com.au

