Nurturing Young Leaders Lecture Series: Corporate Real Estate A ‘Real World’ Overview

Speaker:
Mr Ching Meng-Cheng, Regional Director for Workplace and Travel Services, Unilever

Date: 22nd Feb 2018

On 22th February, BSc (Estate Management) alumni, Mr Ching Meng-Chew from Unilever’s Corporate Real Estate division gave us a sneak peek into the importance and roles of Corporate Real Estate (CRE). He spoke on how CRE plays a significant role in providing conducive working environment, creating new business opportunities, spearheading the company’s long-term agenda, and managing risks, especially in major businesses and corporations such as Unilever, from an end to end delivery standpoint.

Read more here: https://sdebems.wordpress.com/.
"The National University of Singapore (NUS) … is the top ranking university for the third straight year .... The continued reign of NUS at the top of the rankings is not surprising given the number of authors NUS has in the top 34. In addition to having a large number of publications and productive faculty, the authorship of the publications reveals authors at the beginning of their careers, in addition to existing faculty with well-established research productivity." (p. 332)


1 Feb 2018
The Homer Hoyt Institute has inducted Assoc. Prof. Sing Tien Foo as a Fellow of the prestigious Weimer School of Advanced Studies in Real Estate and Land Economics (USA) in January 2018. Most Weimer School Fellows are faculty members in major university real estate programs and researchers with organizations such as the American Enterprise Institute, the Federal Home Loan Mortgage Corporation, U.S. League of Savings Institutions, and the Joint Center for Housing Studies/Harvard University.

25 January 2018
Reflection on Asian Universities Alliance (AUA) Youth Forum (13 – 17 Nov)
Chulalongkorn University, Bangkok Thailand

I had the privilege of being one of three students to represent NUS at the first-ever Asian Universities Alliance Youth Forum (AUAYF) from the 13th to 17th of November 2017 in Bangkok. It was a 5-day forum where we got to meet many like-minded peers from top universities and faculties around Asia. During our time there, we attended lectures and panel discussions hosted by Chulalongkorn University, Bangkok’s leading university, and had the opportunity to speak with industry experts and specialists who were passionate about promulgating the need for sustainability. The theme of the forum centered on “Empowering Youth towards Sustainability: People, Planet and Prosperity” as well as the 17 Sustainable Development Goals (SDG) as identified by the United Nations.

Living in affluent Singapore, we are unfamiliar with the idea of a bucolic life where poverty, inequality and sanitation are exigent issues. In all honesty, only 3 of the 17 SDGs listed are truly relatable to our society. Of course, the Singapore we see today is no fortuitous feat. Our forefathers certainly put in prodigious amounts of effort to achieve the success we enjoy today. However, this forum reaffirmed the disparity between Asian states and accentuated the fact that just because Singapore is enjoying its progress and wealth, does not mean we should be impervious to the happenings of our neighbouring countries or disregard the need to be sustainable.

Delegates from NUS Real Estate (from left to right) Dr. Grace Wong, Tan Hui Yang, Yong Jie Ying, Amanda Tang; with Professor Andrew Wee, NUS Vice-President (UGR).
The forum also included a competition where 6 teams are formed amongst university delegates, with 2 teams allocated to one of the three cornerstones of a sustainable society – People, Planet and Prosperity. Teams were given 2 days to design a solution addressing each aspect, while at the same time, clearly define the role of youths in achieving the 2030 Agenda for Sustainable Development Goals. In addition, teams have to expatiate on their solutions’ feasibility, sustainability as well as propose a reasonable timeline for their solution to be carried out. The competition comprised an internal pitching to 3 honorary members of the sustainability field, followed by a final pitching to 50 members of the Asian Universities Alliance.

My team and I had the great honour of being crowned Champions of the competition for our proposal on a youth-centric business model involving a technological platform to bridge the gap between urban and rural youths. This competition gave me the opportunity to work with some of the best and brightest minds of Asia, learn more about the societal issues in their countries and build a network of individuals committed to the same cause.

Besides the camaraderie forged among the delegates present at the forum, the greatest takeaway is recognising the importance of empowering youths as actors of change in the sustainability movement. Ultimately, if we wish to protract any of our efforts on sustainability today, we need to ensure that the future generations – the youths – are equally committed to this movement as well.

The AUA is a new network that was established in April 2017, spearheaded by Tsinghua University, with co-founders Chulalongkorn University, Hong Kong University of Science and Technology, Indian Institute of Technology Bombay, King Saud University, National University of Singapore, Nazarbayev University, Peking University, Seoul National University, United Arab Emirates University, Universitas Indonesia, University of Colombo, University of Malaya, University of Tokyo, and University of Yangon, Myanmar.

Article contributed by Amanda Tang Li Xuan, Year 4 Real Estate undergraduate
Edited by Candy Tan
Department of Real Estate
School of Design & Environment
01 December 2017
Faculty Talks at Jurong Junior College – 13 Nov 2017

“We plan, we design, we build and we maintain. In a nutshell, that is what SDE is about.”

SDE graduates has played an important role in shaping Singapore. Good real estate planning, development and execution is critical in Singapore’s success in the past 50 years. "The task of building Singapore for the next 50 years is in the next generation, it’s in your hands." said NUS Real Estate Professor Joseph Ooi to a group of JC year 1 students at Jurong Junior College yesterday, where he shared the ambitious plans of what the Singapore government has for the Great Southern Waterfront City.

“We don’t just build, we create value in people’s lives. What we do, is both meaningful and impactful.” added Prof Ooi in his closing.

3 final year real estate undergraduates, who are also alumni of JJC, were happy to share their personal experiences from their real estate studies. “Real estate is broad-based. There is a wide spectrum of skills we have acquired and we have been exposed to many areas, from finance, economics, investments to urban planning, law, town council management, etc. We are able to take on a wide range of work when we graduate.” Stella, a final year real estate undergraduate shared.

Find out more about the BSc (Real Estate) program here at http://www.rst.nus.edu.sg.
Congratulations to our NUS Real Estate PhD alumni - Dr. He Jia

Congratulations to Dr. He Jia on winning the 2017 China Young Economist Award. The award was presented at the 2017 BRIC Forum, Annual Convention in China. Dr. He Jia obtained her PhD from NUS Department of Real Estate in 2013 and is currently the Assistant Professor at the School of Finance, Nankai University in China.

Read the full article here: http://mp.weixin.qq.com/s/n5pI3X3p7Od1uVIYHGpog

Article by Candy Tan
Department of Real Estate
School of Design & Environment
10 November 2017
CoreNet Global Symposium 2017

The annual CoreNet Global Symposium Singapore Chapter has concluded yesterday, 1 November 2017 at the Marina Mandarin Hotel.

This year, CoreNet Global has invited NUS Real Estate students to form a panel forum. The topic is “New Technology & the Impact on CRE – Blockchain & Tokenisation”. The panel comprises Mr Neil Salton, Managing Director of Changeworq who is also the facilitator; Mr Tan Kok Keong – Co-founder of Fundplaces; Dr. Davin Wang – Lecturer from NUS Department of Real Estate; and 3 NUS Real Estate undergraduate students – Bui Ha Van Huong (Pam), Lai Choon Huang and Matthew Choo Jia Chen.

The panel led a very insightful discussion on the topic of Blockchain - for e.g. What is Blockchain and the benefits that this technology can bring; where it can be applied especially in corporate real estate; how both the private and public sectors needs to consider how they can adopt this into their business processes. There were keen interest from the floor and the panel received a couple of questions such as on how to start a blockchain and what are the considerations before starting a blockchain.

Besides the panel, a few other undergraduate real estate students received the chance to attend the symposium. “It was definitely an insightful experience for me, as a student, to be there to listen and interact with the industry professionals”, according to Lim Yan Er, final year Real Estate undergraduate.
“The students did NUS and themselves proud and many delegates came up to them and sat with us over lunch to show their appreciation. They conducted themselves admirably…” commented by Mr Neil Salton.

About CoreNet Global

CoreNet Global is the premier association for corporate real estate professionals, and the only one capable of convening the entire industry. We have over 10,000 members around the world; this is where your colleagues, partners, competitors and future employers come together to share ideas, do business, learn and socialize. 

Website: www.corenetglobal.org

CoreNet Global serves members from leading multinational companies from the Fortune and Global 1000. Our members manage over $1.2-trillion in real estate and workplace assets in Asia, Australia, EMEA, Latin America and North America. CoreNet Global exists to convene the entire corporate real estate industry. Our vision is to be a dynamic, fully developed global network of professionals who create strategic value for their enterprises. We are focused on helping our members make connections and learn, and in doing so our members will grow; this results in a true sense of belonging.

Article by Candy Tan
Department of Real Estate
School of Design & Environment
02 November 2017
NUS Real Estate Associate Professor Yu Shi Ming has been featured in real estate online portal - EdgeProp in their Oct pullout issue, with the article headline that reads “Prof who wears many hats”. Prof Yu, as we fondly know him by, has been with the National University of Singapore, Department of Real Estate for more than 35 years.

He is also one of the five judges for the inaugural EdgeProp Excellence Awards 2017, to be held on Oct 23.

Read the full article here: https://www.edgeprop.sg/property-news/prof-who-wears-many-hats

Compiled by Candy Tan
Department of Real Estate
School of Design & Environment
23 October 2017
Launch of NUS Real Estate Video!

Check out our new NUS Real Estate promotional video!

How will the global and Singapore’s real estate transform in the next decade? And how will our students prepare for the next lap of transformation in the new world economy? Why is the future of real estate relevant to you and everyone else?

You can become a part of the driving force behind this exciting future.

The Future of Real Estate | NUS Real Estate

Watch the video here: [http://bit.ly/2ylX4m](http://bit.ly/2ylX4m)

Find out more about the Bachelor of Science (Real Estate) offered by the Department of Real Estate, National University of Singapore via the following online channels:

Facebook – [https://www.facebook.com/realestatenus/](https://www.facebook.com/realestatenus/)
Photo Gallery - [https://www.flickr.com/photos/nus_real_estate/](https://www.flickr.com/photos/nus_real_estate/)

Article by Candy Tan
Department of Real Estate
School of Design & Environment
06 October 2017
The Wisma Atria Case Competition 2017 has concluded on Thursday (28 Sep). Out of the 6 finalist teams, 3 were from SMU and 3 from NUS.

We are proud to announce that the winning team comprised none other than our NUS Real Estate undergraduate Year 2 students – Low Meijun, Tong You Xin and a BBA Year 2 student. The winning team will receive a cash prize of $3000 + $500 Wisma Atria gift vouchers. The runner-up team was also NUS Real Estate student – Angeline Chua (Year 4) and a BBA (Year 4) student. They walked away with $2000 cash prize + $500 Wisma Atria gift vouchers. An attachment opportunity is also open to the finalists.

The topic of the case competition was for teams to come up with strategies to help Wisma Atria reposition their image and branding in their retail property. The competition is open to all students from NTU, SMU and NUS.

Congratulations to the winning teams and our real estate students, you have made NUS Real Estate proud!

Winning Team – (from right) Tong You Xin, Low Meijun, Calvin Wee

Article by Candy Tan
Department of Real Estate
School of Design & Environment
29 September 2017
ULI Networking Night 2017

It’s ULI Networking Night on Thursday evening! In this 4th edition, the event is held at the Alchemist Beer Lab at South Beach - a mixed-use development that integrates four historical buildings with Grade A office space, luxury residences, F&B, retail and a designer hotel with club facilities.

Our real estate undergraduates were there early to soak in the atmosphere and started the ball rolling pretty quickly. They were all excited to meet the ULI young professionals to listen to their sharing and address the burning questions.

It was a night well spent catching up with the industry professionals. Our students look forward to the event every year and has this to share: “The young professionals were very willing to share their experiences and very generous with dishing out advice for us. We had a lot of fun.”

Article by Candy Tan
Department of Real Estate
School of Design & Environment
21 September 2017
The Building and Estate Management Alumni (BEMA) Bursary was set up in 2013 for needy undergraduates from NUS Department of Building (DOB) and Department of Real Estate (DRE) whose families have experienced unexpected changes financially. Each bursary is valued at $5000. To date, BEMA Bursary has helped four undergraduates – two from DOB and two from DRE.

One of the beneficiaries, Ms Goh Qinyu, a Year 3 Real Estate student, is grateful for the timely assistance. "My mum has been struggling with poor health since an accident in 2006, and things took a sharp turn for the worse in 2016. The bursary came as a lifeline, as I could relieve my family of my education fees, with more to spare for my mum's treatment."

On 31 August 2017, BEMA made a $100,000 donation to top-up the BEMA Bursary. Dr Teo Ho Pin, President of BEMA, presented the cheque to the two Heads of Department, Professor Willie Tan from DOB and Professor Deng Yongheng from DRE. Dr Teo commented, "It is heartening to know that the donation from BEMA has made a difference and an impact to young lives with a bright future before them. In our giving, we hope that undergraduates who have benefited will pay it forward in future and make the community a better place for all, especially for the needy and vulnerable".
After 3 weeks of preparations, today is the Finals of the JTC Case Challenge held at the JTC Summit!

The 1st and 2nd prize went to Team Ellie & Co. (Jonathan Lee, Lee Chin & Ellie Yee) and Team TXY (Amanda Lim, Charis Tan & Toh Wei Ni) respectively. Both teams are undergraduate students from NUS Real Estate, while the 3rd place was awarded to NTU. A panel of distinguished judges from JTC Corporation have evaluated the teams based on their creativity, feasibility and presentation.

All teams were required to propose new features and amenities to be implemented in JTC Launchpad, with the intent to create a more vibrant, dynamic and innovative workplace for the companies in the estate. The judges were impressed by the winning team’s creative concept and ideas showcased through their wonderfully prepared slides.

From a total of 75 teams, the top 5 teams were shortlisted to present their plans to the judges in the finals. Out of the shortlisted teams, 3 of them were represented by NUS Real Estate. The top 3 winning teams walked away with cash prizes of $3000, $2000, and $1000 respectively. 2 consolation teams also received cash prizes of $500 each. Outstanding participants may also be offered internship, scholarship or graduate opportunities!

After the challenge, all participants were brought on a tour of the new-concept offices in JTC Summit.

The JTC Case Challenge is open to all students currently pursuing their undergraduate studies at the local universities.

1st prize: Team Ellie & Co. (Jonathan Lee, Lee Chin & Ellie Yee)
Article by Candy Tan  
Department of Real Estate  
School of Design & Environment  
08 September 2017

2nd prize: Team TXY (Toh Wei Ni, Amanda Lim & Charis Tan), with one of the judges - Director (3rd from right) of JTC Launchpad

One of top 5 Team: Team JAM (Ong Jiamin, Alison Lee, Mok Zhuang Ying)
Prof Ong Seow Eng’s paper entitled “Are REIT Investors Overly Optimistic after Equity Offerings? Evidence from Analyst Forecast Errors” was selected as the best paper presented at the American Real Estate Society (ARES) Annual Meeting in San Diego in April 2017, in the Real Estate Finance category. The paper was co-authored with Dr Hendrik Devos.
Internship Firm: Ascendas-Singbridge

“I was mainly assisting the Real Estate Development and Services department to streamline their Standard Operating Procedures (SOP) for projects across all countries. Besides, another project that I was involved in was formulating an excel spreadsheet that auto-tabulates the score (similar to CONQAS) to increase efficiency and to standardise across projects. I also had the opportunity to attend meetings relating to their development project in Korea which is still in the initial stage of design and obtaining authorities approval.

The streamlining of SOP has enabled me to gain a deeper understanding of the whole Real Estate Value Chain, which is far more detailed compared to what the curriculum offers. This exposes me to the Project Management side and broadened my knowledge on top of what was taught in Real Estate. Furthermore, the meetings I attended has allowed me to learn much more beyond the books, particularly on how issues are solved in the real world.

The most valuable soft skill that I gained from the internship was leadership – being more proactive and taking charge of tasks that were assigned to me.”

- Yap Mei Xuen
NUS-HKU Future City Summit 2017 (2 – 6 August)

On Thursday, the NUS-HKU Future City Summit was held at The University of Hong Kong. Resonating with the major trends, the summit seeks to explore 4 major issues of megacities – Smart Technology, Sustainability and Green Living, Entrepreneurship & Development and Humanitarian Affairs.

In partnership with HKU, a group of 10 NUS Real Estate students organised 2 panel forums on Smart Technology – ICT as problem solvers in contemporary megacities; and Humanitarian Affairs – Neighbourhood development and management. Our students led the forums and sat in as panellists with senior management executives from leading companies. They include Mr Zhu Baoquan, Senior Vice-President, CEO of Property Service Business Headquarters, China Vanke Co. Ltd; Mr Joel Lim, Technology Advisory Leader of EY Advisory Practice; Mr Daniel Chun, General Manager & EVP of Market Innovations, Remotec Technology Ltd; and Professor Deng Yongheng, Head of Department of Real Estate, NUS.

Both panels had very insightful discussions on how innovations in new technology creates impact on traditional industry/businesses and eventually transforms the use of real estate. The panel forums were well-
attended by delegates from around the world namely, Japan, Malaysia, Taiwan, Philippines, Cambodia, Germany, Bangladesh, Kazakhstan, Netherlands, China, etc.

At the Humanitarian Affairs panel, a real estate undergraduate student, Stuart Siew also spoke about his local and overseas community service experience. Fellow panellists from the industry were very impressed with our students’ knowledge and contributions.
High Table Dinner with HKU Vice-President and Pro-Vice-Chancellor (Teaching and Learning) Professor Ian Holliday (3rd from left, front row) and Master of St John’s College HKU, Dr. Eric Chong (4th from left, front row), and Head, Dept of Real Estate NUS, Professor Deng Yongheng (3rd from right, front row).
About Future City Summit 2017

Future City Summit 2017 is a five-day international academic program held in Hong Kong. It is an international curation with a group of young leaders from the University of Hong Kong since 2016 on future city developments. The summit has received much support from universities in the region during its inaugural run last year, and Future City Summit endeavours to generate a greater impact this year through its collaboration with NUS Real Estate.

Article by Candy Tan
Department of Real Estate
School of Design & Environment
6 August 2017
Our congratulations to Prof Heng Chye Kiang & Assoc Prof Yu Shi Ming for receiving the National Day Awards 2017.
NUS Real Estate undergraduates emerged winner of MSIG Insurance Risk Management Challenge (RMC) 2017

At the MSIG Insurance Risk Management Challenge (RMC) that concluded on 11 March this year, the winning team is none other than our NUS real estate Year 2 students – Sammel Yeo, Tong Lok Lam, Loh Yi Min and Pearlie Ting. The team also walked away with a cash prize of $3000.

The teams were issued a case study of BuildingSG, a fictitious company vested in property development and retail malls management and asked to do a risk assessment on the company’s upcoming plans to remain on a positive growth trajectory, in the face of thinning profit margins and a downward trend in sales and revenue.

RMC finalists were judged based on their understanding and appreciation of the case, their analysis and thought process, how they arrived at their conclusion, and presentation of their report, including how they handled judges’ questions.

The winning team beat 40 teams, made up of 143 participants from various local universities. Judges were impressed by its efforts to understand the industry, proposing solutions with their professional slides.

The case competition is organised by the Nanyang Technological University’s (NTU) Risk Management Society (RMS). This year, RMC was sponsored by MSIG, Bank of America, Merrill Lynch, BDO, Dun & Bradstreet, KPMG and the Singapore Commercial Credit Bureau.

Photo credit: Asia Insurance Review

Article by Candy Tan
Department of Real Estate
School of Design & Environment
14 June 2017
NUS Real Estate Information Session cum High-tea Reception 2017

On Saturday afternoon (13 May 2017), about 250 prospective students and parents attended the NUS Real Estate Information Session cum High-tea Reception held at Ngee Ann Kong Si Auditorium, University Town, NUS.

The day started with Professor Deng Yongheng, Head of Department, welcoming the prospective students and family members. Associate Professor Liao Wen-Chi, Deputy Head (Academic), then spoke about the exciting world of Real Estate. During the alumni dialogue session moderated by Professor Joseph Ooi, a couple of our Real Estate alumni who are now at various top organisations such as GIC, JP Morgan, Knight Frank, Standard Chartered Bank, Inland Revenue Authority of Singapore (IRAS) and URA shared generously on their experiences and even offered valuable advice to the prospective students. A group of our undergraduate real estate student volunteers have also turned up to support the event by helping to answer the burning questions the parents and prospective students had.
Many of the prospective students and parents were impressed by the scope of the BSc (Real Estate) programme and the plethora of career opportunities available for our real estate graduates.

We are looking forward to welcoming all of them in the new Academic Year 2017.

Article by Candy Tan
Department of Real Estate
School of Design & Environment
May 2017
20 teams of Year 3 real estate students presented their findings and recommendations on 20 different topics on town council management last Thursday. This is part of a project done by students reading the module Residential Property Management. A panel of 3 judges from the senior management of township management company – EM Services Pte Ltd were present and evaluated all 20 teams. Out of which, 3 teams emerged as winners and received cash prizes kindly sponsored by EM Services Pte Ltd. CEO of EM Services, Mr Tony Khoo, who is also one of the panel judges presented the cash prizes to the winning teams.

“This year’s topics are much more interesting and I am happy to see so many teams presenting their excellent work.” said Mr Tony Khoo in his closing speech. Associate Professor Yu Shi Ming, who teaches the module has also commented that he is impressed by the quality of work presented by the teams. Students have found the module very useful as they have learned so much about town council management and the important roles that a managing agent play.

Article contributed by Candy Tan
Department of Real Estate, SDE
Our team of real estate undergraduates was awarded 3rd place at the annual USC International Real Estate Competition 2017 last Saturday. Many were impressed by the excellent work put up by the NUS Real Estate team. Congratulations to the team – Tian Feng, Wei Jie, Irene, Zhong Yi, Brandon and Samson, you did us proud!
Date: 5 April 2017

Congratulations Marcus Lee 李俊纬, our final year NUS Real Estate undergraduate on winning the Singapore leg! We are so proud of you and all the best to you in the next round of competition in China!


Source: Straits Times
Our annual Open Day was held at University Town on Saturday, 11 March 2017. Students dropped by and experienced our campus vibrancy, and chat with professors and students about the exciting world of NUS Real Estate.

Date: 28 Feb 2017

Congratulations to the following faculty members who have received the School Teaching Excellence Award for AY 2015/2016: They are Dr Lee Kwan Ok, Dr Masaki Mori, Dr Seah Kiat Ying & Dr Grace Wong.

Congratulations to Dr Grace Wong who has been awarded the NUS Annual Teaching Excellence Award (ATEA) for AY 2015-2016. The award is given by the University to recognize faculty members who have demonstrated a high level of commitment to, and achievement of, good teaching.
Dr Malone-Lee Lai Choo is appointed by the Agri-Food & Veterinary Authority of Singapore (AVA) as a member of the farming industry consultation panel for one year starting from 16 January 2017.

Congratulations! Professor Heng Chye Kiang, Lum Chang Professor in SDE, receives a MND Medallion for Distinguished Service from Minister Lawrence Wong in recognition and appreciation of his valuable contributions as Board Member of Building and Construction Authority.

Congratulations! Assoc. Prof Yu Shi Ming receives a MND Medallion for Distinguished Service from Minister Lawrence Wong in recognition and appreciation of his valuable contributions as Chairman of Examination and Professional Development Committee and Member of the Council for Estate Agencies.

Congratulations to Associate Professor Joseph Ooi who has been promoted to Full Professor in recognition of his significant contributions in education, research and service in the field of real estate and beyond.
A visit by a group of students and two professors from Faculty of Geoinformation and Real Estate, Universiti Teknologi Malaysia to the Department of Real Estate, NUS.
World Cities Summit 2016

The World Cities Summit 2016 in July was held at Marina Bay Sands Singapore. This was jointly organized by Singapore's Centre for Liveable Cities and the Urban Redevelopment Authority.

At the summit, distinguished city leaders discuss important issues regarding urbanization. The city mayors and planners shared strategies they have adopted and the challenges they face while planning a sustainable city.

As one of the liaison officers of the event, we hold a key role in assisting the foreign guests during their 5 days’ stay in Singapore. We have to attend to their queries and plan their accommodation and transportation in Singapore. We also helped to bridge the network between different city leaders and coordinate meetings for them with potential partners. During our free time, we had the precious opportunity to sit in and listen to the discussions. By listening, we learnt the most. This year’s summit aligns focus on urban and social innovation and public private partnership to build resilient cities.

I am very appreciative of the opportunity provided by the Department of Real Estate to be part of the World Cities Summit 2016 and it was definitely one of the highlights from my summer break 2016.
The network of friends that I had managed to build is priceless and I am immensely grateful for that. It is very important for young leaders like us to be involved in such discussions in order to understand the concerns of many world leaders. This makes me more interested in building a more resilient city in the future. I am excited as many cities continue to grow and overcome the challenges they face.

Article contributed by Charline Choo Zhi Xi, Undergraduate Year 3, (BSc Real Estate)

Edited by Candy Tan