CBSFA

PROPERTY - STRATEGY - WEALTH

COMPANY VISION | STRATEGY | CLIENT EXPERIENCE

The CBSFA Way

Invest with clarity. Build with purpose.

A modern property strategy company built around evidence, clear thinking and the goals that matter to everyday Australian investors.

PROPERTY IS THE VEHICLE. STRATEGY IS THE ADVANTAGE.

01 / OUR STORY

A clearer way to invest.

CBSFA was created around a simple belief: property decisions should begin with the person, not the property.

Property investment can become noisy very quickly. Headlines, opinions, sales campaigns and isolated statistics often compete for attention. CBSFA brings the conversation back to the fundamentals: your position, your goals, your time horizon and the evidence supporting each decision.

Our role is to help clients move from uncertainty to a clear investment brief, supported by disciplined market research, thoughtful property selection and coordination with appropriately qualified professionals.

A personal, founder-led approach.
CBSFA is led by Christopher Stylianou and designed to provide clear communication, considered research and a connected client experience from the first conversation through to the next strategic decision.

02 / DIRECTION

Vision, mission and values.

The principles that guide how CBSFA grows, advises and serves.

VISION

A future in which everyday Australians can approach property investment with greater clarity, confidence and purpose.

To be recognised as a trusted, research-led property strategy company that places long-term client outcomes ahead of short-term transactions.

MISSION

Turn complexity into a practical path.

To combine tailored strategy, market research, property selection and professional coordination so clients can make informed decisions at every stage.

OUR VALUES

01 **Clarity**

Make the complex easier to understand.

02 **Evidence**

Research before recommendation.

03 **Integrity**

Be transparent about risk, limits and uncertainty.

04 **Suitability**

Fit the strategy to the client, not the trend.

05 **Long-term thinking**

Consider resilience, buffers and future choices.

06 **Coordination**

Help the right professionals work toward one brief.

These values are intended to shape every client conversation, every research brief and every property considered.

What CBSFA is building.

The company goals that turn the vision into a practical, measurable direction.

01

Client clarity

Give every client a documented strategy, a clear investment brief and an understanding of the next decision.

02

Research discipline

Build a repeatable research framework around population, employment, infrastructure, supply, demand, affordability and risk.

03

Accessible investing

Keep the focus on realistic opportunities for everyday investors - not only premium or prestige property.

04

Connected delivery

Coordinate lending, accounting, legal and other professional inputs without blurring professional responsibilities.

05

Education and trust

Publish useful tools, guides and insights that help clients ask better questions before committing capital.

06

Responsible growth

Grow through service quality, referrals, repeat reviews and long-term relationships rather than pressure-based selling.

THE MEASURE OF PROGRESS

Better-prepared clients. Clearer decisions. Stronger professional coordination. Relationships that continue beyond one transaction.

04 / WHO WE HELP

Strategy for every stage.

Premium thinking should not be reserved for prestige-property buyers.

01

First-time investors

Build a strong foundation, understand the process and turn uncertainty into a practical first investment brief.

02

Portfolio builders

Review the next move against existing assets, debt, cash flow, borrowing capacity and long-term goals.

03

SMSF property investors

Explore property through super alongside appropriately licensed financial, lending, accounting and legal professionals.

ONE PRINCIPLE CONNECTS EVERY CLIENT

The right property depends on the job it needs to do.

Growth, income, diversification, retirement planning and future flexibility require different priorities. The strategy comes first; the property follows.

One clear strategy.

A connected view of the property investment journey.

01

Property investment strategy

Translate your circumstances, goals, time horizon and risk considerations into a defined investment brief.

02

Market and suburb research

Examine the underlying conditions that may influence demand, resilience, rental pressure and relative value.

03

Property selection

Assess opportunities against location fundamentals, property quality, value, rental appeal and strategy fit.

04

Finance and partner coordination

Support a more connected journey by working alongside lenders and appropriately qualified legal, accounting and advice professionals.

Clear boundaries matter. CBSFA provides property strategy, research and coordination. Personal financial, taxation, credit and legal advice should be obtained from appropriately qualified and licensed professionals.

06 / RESEARCH PHILOSOPHY

The market beneath the market.

Median prices alone do not explain why one location may outperform another.

POPULATION

Household formation and migration

EMPLOYMENT

Diverse and durable economic drivers

INFRASTRUCTURE

Investment that supports accessibility and activity

SUPPLY

Current pipeline and development constraints

RENTAL DEMAND

Vacancy, rents and tenant depth

AFFORDABILITY

Relative value and serviceability pressure

Research does not remove risk. It creates a more disciplined way to understand it.

Clear steps. Informed decisions.

A repeatable five-stage process keeps the strategy connected from first conversation to progress review.

01
Discover
Understand your position, priorities and definition of success.

02
Structure
Clarify budget, finance considerations, buffers and the investment brief.

03
Research
Identify markets and property types supported by relevant fundamentals.

04
Select
Assess suitable opportunities against value, quality, risk and strategy fit.

05
Progress
Coordinate the next steps, then review the strategy as circumstances evolve.

The process is structured.
The strategy remains personal.

Evidence before emotion.

A property should be assessed for the role it may play in the strategy - not simply because it looks appealing.

01 **Strategy fit**

Does it support the client's defined objective?

02 **Location fundamentals**

Are the area's demand drivers understandable and diverse?

03 **Rental depth**

Is there evidence of sustainable tenant demand?

04 **Supply position**

What may compete with the property now and later?

05 **Relative value**

How does pricing compare with relevant alternatives?

06 **Property quality**

Will the dwelling appeal to tenants and future buyers?

07 **Cash-flow resilience**

Can the strategy tolerate vacancies, repairs and rate changes?

08 **Exit flexibility**

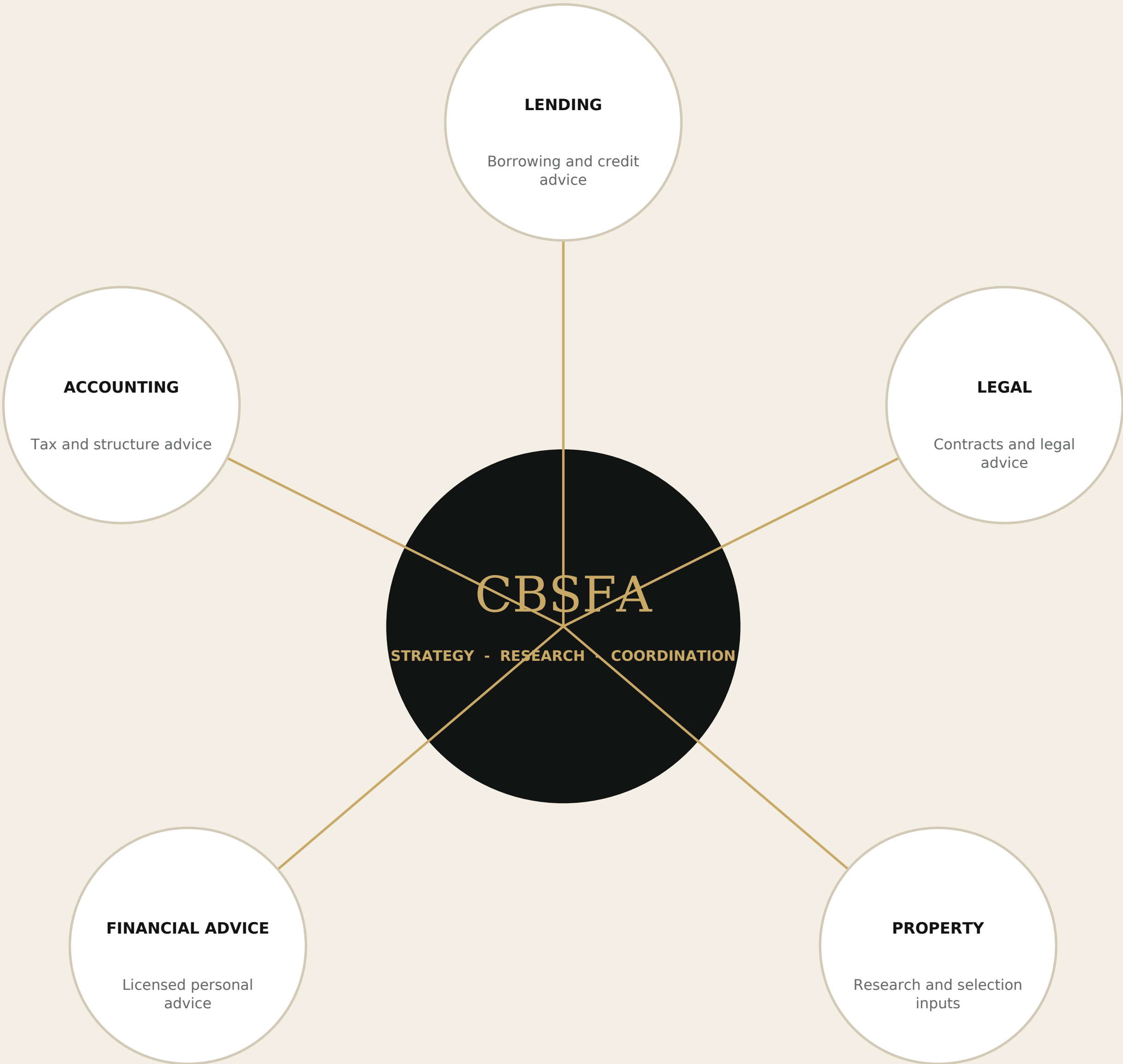
Does the asset preserve useful future choices?

THE CBSFA QUESTION

Not: Is this a good property? Instead: Is this the right property for this strategy, at this price, at this time?

One brief. The right professionals.

Good property decisions often require several distinct areas of expertise.



CBSFA helps keep the investment brief connected while each professional remains responsible for advice within their own qualifications and licensing.

A company built for long-term relationships.

CBSFA's direction extends beyond a single property transaction.

The future CBSFA experience is designed to help clients understand where they are, what has changed and what decision comes next.

01	**CLIENT REVIEW HUB**	A simple way for existing clients to update goals, assets, liabilities and property information before each review.
02	**PROPERTY INSIGHTS**	Clear, research-led location and market content focused on useful fundamentals rather than hype.
03	**EDUCATION LIBRARY**	Guides, checklists and practical tools that help clients prepare better questions.
04	**CONNECTED REVIEWS**	A repeatable rhythm for strategy, lending and portfolio reviews as circumstances evolve.

THE OBJECTIVE: Make every client interaction clearer, more useful and easier to act on.

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Start with clarity.

Complete the CBSFA Investor Snapshot to clarify your goals, current position and the questions worth answering first.

Your next clear step

Scan the code or visit cbsfa.com.au/start to complete the guided online assessment.

COMPLETE THE INVESTOR SNAPSHOT

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