

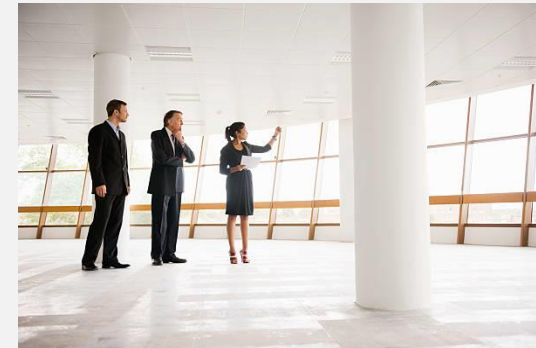
# Real Estate services

**GEMM BUSINESS CONSULTANTS LIMITED**

**2023**

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# Real Estate solution

# Real Estate solution



George M.  
Ioannides  
Founder & CEO

The real estate investment environment has become increasingly complex and shaped by factors that go beyond “location.”

Owners, users, investors, and lenders must navigate the challenges of an uncertain, post-pandemic real estate marketplace, which include a constant flux in capital markets, the changing state of the economy, the emergence of new technologies, an evolution of consumer behaviours, fluctuating pricing and liquidity, and increasingly complex industry regulations and compliance issues.

The real estate sector is gradually moving into an era in which environmental sustainability factors are integrating and becoming a key factor into the design and construction of residences, offices, hotels, retail and other commercial type of properties.

Whether you are a private land owner, a real estate developer, an investor, a real estate investment fund or a lender, we can assist you turn real estate into real opportunity and value.

At GEMM we have a dedicated and integrated team of business associates that are specialising in the real estate sector. Our aim is to find the right solutions to complex issues and at the same time creating value to our clients and stakeholders.



# What we offer

# Real Estate services

Our team of professionals offer a comprehensive and integrated suite of solutions and capabilities tailored to each and every client to turn market complexities into business opportunities and achieve meaningful results.

Every real estate stakeholder has unique objectives, constraints and operational circumstances. At GEMM, as independent consultants, we deliver results-driven strategies and focused execution, and we generate value for our clients across all facets of their real estate.

Our Real Estate services are comprised of the following:



## Development advisory

- Feasibility studies
- Financial modelling
- Independence business plans reviews



## Valuation analysis

- Property portfolio valuation analysis
- Property valuation reviews for financial purposes



## Transaction services

- Due Diligence
- Sell-side & Buy-side assistance
- Capital advisory
- Transaction support



## Market analysis

- Benchmarking analysis
- Market research & analytics

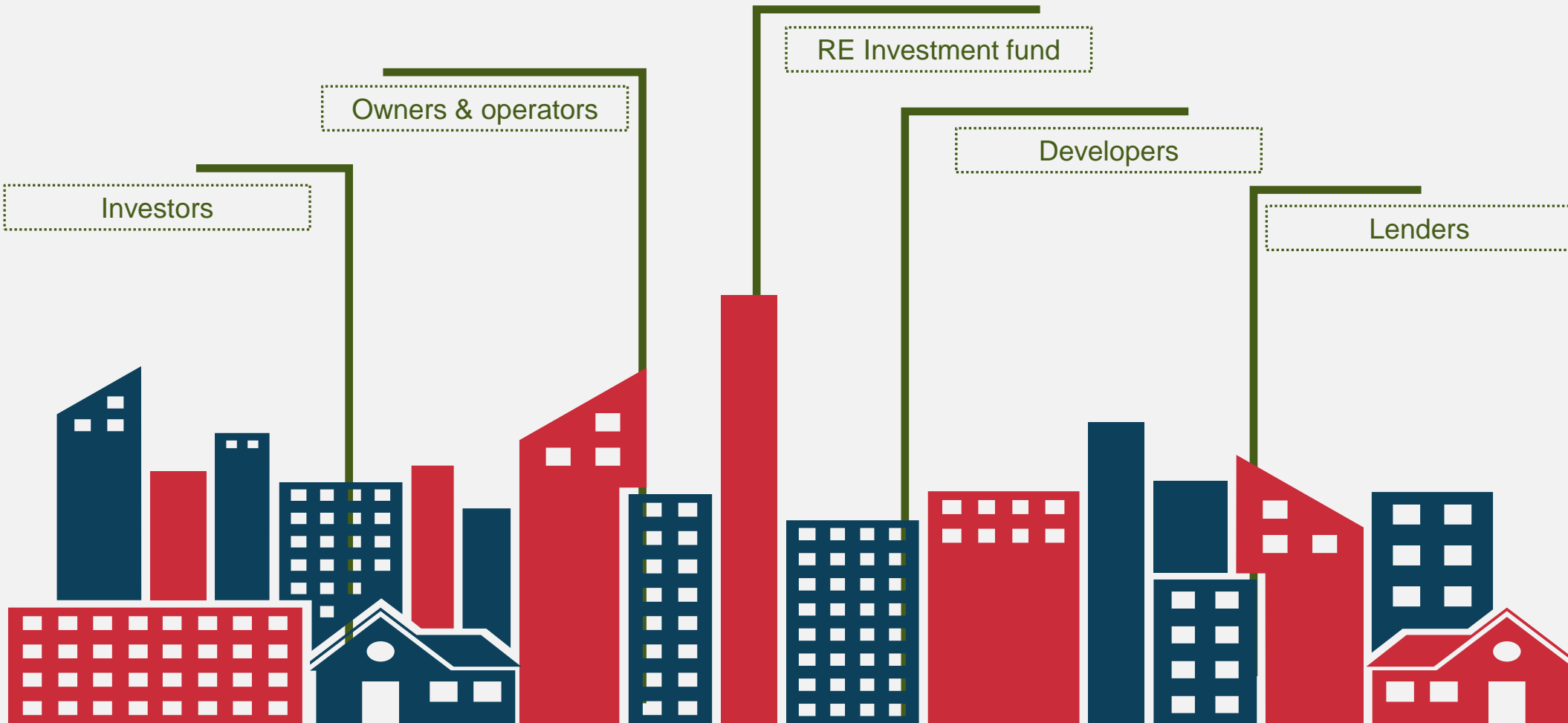


## Restructuring

- Liquidity forecasts
- Cash flow planning & management
- Debt restructuring proposals

# Who we serve

# Who we serve





# Our real estate team



# Our real estate team (1/4)



<b>Name</b>	<ul style="list-style-type: none"> <li>George M. Ioannides</li> </ul>
<b>Position</b>	<ul style="list-style-type: none"> <li>Founder &amp; CEO</li> </ul>
<b>Qualifications</b>	<ul style="list-style-type: none"> <li>BA Accounting and Economics, University of ESSEX</li> <li>Msc in Shipping Trade and Finance, City University of London</li> <li>CFIA (Corporate Finance Institute Analyst), Corporate Finance Institute</li> <li>FMVA (Financial modelling and valuation analyst), Corporate Finance Institute</li> <li>ACFE associated member (Certified Fraud Examiner), Association of Certified Fraud Examiners</li> <li>CYSEC Advanced Certification – CN7409, Cyprus Securities and Exchange Commission</li> <li>Member of the Blockchain Council (CN 54603953)</li> <li>Certified Blockchain Expert (CN 54702342), Blockchain Council</li> <li>Certified Circular Economy Professional (CCEP), Circular Economy Alliance &amp; Ecole des Pont business school</li> <li>Environmental Social &amp; Governance (ESG) Specialisation Certificate, Corporate Finance Institute</li> <li>Financial Planning &amp; Wealth Management (FPWM) Certification, Corporate Finance Institute</li> <li>Capital Markets &amp; Securities Analyst (CMSA), Corporate Finance Institute</li> <li>Commercial Real Estate Finance (CREF) Specialisation Certificate, Corporate Finance Institute</li> <li>Corporate Leadership Certified (CLC), Management and Strategy Institute</li> <li>Certified Anti-Money Laundering Professional (CAMP), Financial Crime Academy</li> <li>Certified Audit and Investigations Professional (CAIP), Financial Crime Academy</li> <li>Certified Anti-Financial Crime Professional (CFCP), Financial Crime Academy</li> <li>Certificate in Sustainability of Finance (Cert SF), ACCA</li> <li>Climate Finance Certification, ACCA &amp; CFA</li> <li>GRI Certified Sustainability Professional (GCSP), GRI</li> <li>ISO 14001 Lead Implementer Certification</li> <li>Chartered ESG Investment Manager (CEIM), Chartered Institute of Professional Certifications</li> <li>Certified Carbon Management Leader (CCML), Chartered Institute of Professional Certifications</li> </ul>
<b>Background</b>	<ul style="list-style-type: none"> <li>George has over 20 years of Corporate finance and transaction deals and leads GEMM boutique advisory limited liability company. He started his career in shipping managing the operations of companies owning tanker and bulk carrier ocean going vessels. During his career in shipping George has dealt with complicated transactions including but not limited to raising of funds, acquisition of vessels and closing deals with charterers and trading houses. Following his shipping career, George moved to KPMG Larnaca as a senior manager in the deal advisory department. He has completed numerous engagements with clients ranging from small family-owned businesses to big public companies and government organizations. He has expertise in various industry sectors including financial services, retail, tourism &amp; leisure, shipping, real estate and more.</li> <li>George is the CEO and lead advisor of GEMM specialising in Corporate Finance and Transaction Services typically advising clients before and during the execution of a transaction, financing of new projects, equity issues and IPOs, preparation of business plans, equity valuations and reorganisations. He has worked on numerous advisory engagements with from different industry and sizes.</li> </ul>

# Our real estate team (2/4)



<b>Name</b>	<ul style="list-style-type: none"> <li>• Panayiotis Gregoriades</li> </ul>
<b>Position</b>	<ul style="list-style-type: none"> <li>• Business Associate</li> </ul>
<b>Qualifications</b>	<ul style="list-style-type: none"> <li>• Bsc (Hons) Accounting &amp; Finance, University of Lancaster</li> <li>• ACA Chartered Accountancy Qualification ICAEW</li> <li>• CySec Advanced Qualification</li> <li>• CySec AML Qualification</li> </ul>
<b>Background</b>	<ul style="list-style-type: none"> <li>• Having 10 years of experience at KPMG Limited in audit and corporate services he has gained valuable experience with high-net-worth individuals through a holistic business prism and has gained extensive experience in client advisory services with a focus on regulatory disclosure requirements.</li> <li>• By combining a chartered accounting qualification with a strong technical background, he builds long-lasting relationships and provides comprehensive regulatory services and fund services to family offices, service providers and internationally high net worth Individuals worldwide. He is An ACA member of the ICAEW and a holder of both the Advanced and the AML Cyprus Securities and Exchange Commission Qualifications.</li> <li>• Panayiotis is the Founder &amp; CEO of Asgard Consulting Limited and Pivot Consultants (Cyprus) Limited. He is a valuable business associate of GEMM Business Consultants Limited and acts as a nonexecutive director to a number of Cyprus based companies.</li> </ul>

# Our real estate team (3/4)



<b>Name</b>	<ul style="list-style-type: none"> <li>• Angelos Gregoriades</li> </ul>
<b>Position</b>	<ul style="list-style-type: none"> <li>• Business Associate and Advisor to the Board</li> </ul>
<b>Qualifications</b>	<ul style="list-style-type: none"> <li>• BA Accounting &amp; Finance, London School of Economics</li> <li>• ACA Chartered Accountancy Qualification ICAEW</li> </ul>
<b>Background</b>	<ul style="list-style-type: none"> <li>• He is acting as a Consultant to the Board of GEMM Business Consultants Limited while he and also active as a business consultant to a number of Cyprus-based companies.</li> <li>• Since 2017, Angelos Gregoriades is the Honorary Consul of the Republic of Slovakia in Cyprus while in 2020, he was appointed as an Executive Member of the Trilateral Commission.</li> <li>• Since July 2019 Mr. Gregoriades is appointed as a non-executive member of the Central Bank of Cyprus Board.</li> <li>• At KPMG Limited Cyprus, he served as a Partner and member of the Executive Committee, specializing in Tax for more than 30 years. In 2013, Angelos became the firm's Chairman of the Board till December 2018. During that period, he initiated the set-up of the Cyprus Investment Funds Association (CIFA) and served as its first President from 2014 till 2019.</li> <li>• He has also served as Vice Chairman of the Board of the Cyprus Investment Promotion Agency (CIPA), as a Member of the Board of the Internal Audit Service of the Republic of Cyprus and Chairman of the Tax Committee of the Institute of Certified Public Accountants in Cyprus.</li> </ul>

# Our real estate team (4/4)



<b>Name</b>	<ul style="list-style-type: none"><li>• Katerina Kaishari</li></ul>
<b>Position</b>	<ul style="list-style-type: none"><li>• Legal Consultant</li></ul>
<b>Qualifications</b>	<ul style="list-style-type: none"><li>• Degree of the Department of Law, Faculty of Law, Economic and Political Sciences, Aristotle University of Thessaloniki</li><li>• LLM in European Legal Studies, School of Law, University of Bristol</li><li>• Called to the Cyprus Bar in 2007</li></ul>
<b>Background</b>	<ul style="list-style-type: none"><li>• Prior to joining Asgard Consulting Ltd in 2022, Katerina worked for 10 years in a big Accounting and Administrative Services provider, as well as at various law firms in Cyprus and the High Commission of the Republic of Cyprus in the UK. She has extensive experience in Cyprus Companies Law, re-domiciliation of companies to Cyprus, corporate restructurings, corporate management to include real estate projects in Cyprus and abroad and is now focusing on Tax Law.</li></ul>

# Contact us

# Contact details

If you are interested in our services and wish to receive more information, please contact us on the following details:

## ADDRESS

Arch. Makariou III, 88  
1077 Nicosia, Cyprus

## Contact Person & Position

George M. Ioannides  
Founder & CEO

## HOURS

Mon-Fri 08:30 to 18:00 weekends closed

## Mobile

+357 – 99 - 566558

## E-MAIL

gioannides@gemmcy.com  
info@gemmcy.com

## Phone

+357 – 22 - 267105

## WEBSITE

[www.gemmcy.com](http://www.gemmcy.com)

## LinkedIn / Facebook / Instagram

GEMM Business Consultants Limited



[WWW.GEMMCY.COM](http://WWW.GEMMCY.COM)

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