



mosaic  
PROPERTY GROUP

enduring  
value®

# Who We Are

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CAPABILITY STATEMENT

# Who We Are

Originally established in 2004, Mosaic Property Group is one of Queensland's most awarded and respected private property developers.

With a growing footprint of award-winning boutique luxury projects across South East Queensland, we are committed to creating sustainable urban solutions that inspire the local and surrounding communities and deliver outstanding economic and lifestyle benefits to our customers and stakeholders.

Our unique, integrated business model sees us manage every aspect of the development process, from research, site acquisition, design, marketing and sales to construction, settlement, property management, and caretaking. Critically, it ensures we always deliver on our promises to our customers, regardless of market cycles or conditions.

We have honed an exacting, systematic approach to producing exceptionally well-considered, designed and finished homes that consistently meet the market. Not only do people love living in our properties, but they also enjoy a robust bottom-line return. And because of this, we are proud to have become a brand that is so trusted.

Not many companies can claim to do what we do, which is why we are so different. We do not accept anything but the very best for our customers and stakeholders and work tirelessly to ensure we deliver on every promise made.

Proud to be one of Queensland's most awarded and trusted property developers.

## Mosaic at a Glance



# Passion & Experience

Mosaic Property Group was founded and is led by people with a shared passion for property and a combined experience of over 100 years in design, construction, property development, sales and marketing, research, property management and funds management.

Just as we have a robust and fully integrated strategy for building the best boutique developments in South East Queensland, we also have built a culture and reputation that continues to attract the very best people across our industry. Chosen for their high level of skill, ability to push boundaries of convention, and a steadfast commitment to excellence, our team thrives on achievement and shares the values that have helped us become the award-winning team we are today.

## BROOK MONAHAN | FOUNDER & MANAGING DIRECTOR



With more than 20 years' experience in property development, design, construction, finance and funds management, Brook brings a wealth of knowledge to his role as Founder and Managing Director of Mosaic Property Group. Brook started his career in Agribusiness before founding a series of successful companies including a development/construction business, funds management firm and a legal firm. In addition to Mosaic Property Group, Brook also Co-Founded M Private Capital and steers the Mosaic Foundation. Brook is driven by the belief that business success is founded on delivering on the expectations inherent in the values attached to the strong Mosaic brand he has built with his loyal and dedicated team.

## DAVID HANDLEY | CO-FOUNDER & DIRECTOR - DEVELOPMENTS & CONSTRUCTION



As the backbone of the operational side of project delivery, David oversees the physical delivery of Mosaic projects. Over 15 years of experience has given him in-depth knowledge of all aspects of the development process, from liaising with land owners to managing consultants and construction delivery in conjunction with Mosaic's Director of Construction. David personally oversees the entire development process, ensuring Mosaic consistently produces the highest quality end product on time and on budget.

## ANTHONY HANCOCK | DIRECTOR - SALES & CLIENT RELATIONSHIPS



Anthony is a specialist when it comes to combining his knowledge of successfully selling property, honed over the last 16 plus years, with his natural skill for building strong business and customer relations. Besides managing all of Mosaic's external relationships, Anthony also plays a major role in research and business development, keeping his finger on the pulse of what is happening in the property industry so that Mosaic can consistently deliver the best possible outcome for our clients.



## MARINA VIT | CHIEF OPERATING OFFICER



Marina has significant industry experience, working in executive roles within highly regarded property development, government and not for profit organisations. Marina was previously the CEO of UDIA QLD, a position which she held for over five years, where she transformed the organisation in terms of its long term sustainability and the impact it delivered for its property industry members. For her contributions to the industry she was awarded a UDIA Qld Life Membership in 2019. Marina has also held high profile CEO roles with Youngcare and Brisbane Marketing, was the Chief of Staff for the Lord Mayor of Brisbane and has served on numerous Boards including South Bank and SEQ Water.

## KERRY SARGENT | CHIEF FINANCIAL OFFICER



Kerry is a certified Chartered Accountant with many years of experience in senior-level accounting positions with blue-chip organisations in the development and construction sector. Kerry streamlines Mosaic's operational processes, ensuring more internal control and the efficient use of resources. Meticulous fiscal management and oversight, including fostering robust relationships with Australia's leading financial institutions, has been critical to Mosaic's resilience through multiple cycles. Kerry also governs the system and procedures that optimise Mosaic's human capital management and support.

# A Proud Legacy

As one of Queensland's most awarded private property developers, we never compromise on quality, as our track record demonstrates. Below is a summary of our most recent achievements.

## 2023

- Regional Winner** – Apartment Complex of the Year – Grace by Mosaic, HIA Gold Coast and Northern Rivers Awards
- National Finalist** – Development of the Year - High Density - The Patterson by Mosaic, The Urban Developer Awards for Excellence
- National Finalist** – Best Residential Development - Avalon by Mosaic, Property Council of Australia Innovation & Excellence
- National Finalist** – Best Residential Development - Bela by Mosaic, Property Council of Australia Innovation & Excellence
- National Finalist** – Property Management Company of the Year – 7 or More Property Managers, Real Estate Business National Awards
- State Finalist** – Design Excellence - The Patterson by Mosaic, UDIA Queensland Awards for Excellence
- State Finalist** – Apartments (Mid-Rise) - Kensington by Mosaic, UDIA Queensland Awards for Excellence
- State Finalist** – Construction Excellence - The Patterson by Mosaic, UDIA Queensland Awards for Excellence
- State Finalist** – Construction Excellence - The Sinclair by Mosaic, UDIA Queensland Awards for Excellence
- State Finalist** – Apartment Complex of the Year - The Patterson by Mosaic, HIA Queensland Awards
- State Finalist** – Apartment of the Year - The Patterson by Mosaic, HIA Queensland Awards
- State Finalist** – Apartment Complex of the Year - Grace by Mosaic, HIA Queensland Awards

## 2022

- National Finalist** – Apartment of the Year – The Henry by Mosaic, HIA Queensland National Awards
- State Winner** – High Density Under 10 Storeys - The Sinclair by Mosaic, UDIA Qld Awards for Excellence
- Regional Winner** – Apartment Complex of the Year - Elan by Mosaic, HIA Gold Coast and Northern Rivers Awards
- State Winner** – Apartment of the Year – The Henry by Mosaic, HIA Queensland State Awards
- Regional Winner** – Project of the Year - First Bay by Mosaic, Master Builders Queensland Sunshine Coast Awards
- Regional Winner** – Residential Building Over 3 Storeys up to \$20m - First Bay by Mosaic, Master Builders Queensland Sunshine Coast
- Regional Winner** – Landscape Architecture Small Projects – The Eminence, Australian Institute of Landscape Architecture QLD Awards
- National Winner** – Medium Density Development – Drift by Mosaic, UDIA National Awards for Excellence
- Regional Winner** – People's Choice Award – Bela by Mosaic, Gold Coast/Northern Rivers Awards – Australian Institute of Architecture
- State Finalist** – Environmental Excellence – Avalon by Mosaic, UDIA Qld Awards for Excellence
- State Finalist** – High Density Over 10 Storeys – Bela by Mosaic, UDIA Qld Awards for Excellence
- State Finalist** – Design Excellence – Bela by Mosaic, UDIA Qld Awards for Excellence
- State Finalist** – Design Excellence – Avalon by Mosaic, UDIA Qld Awards for Excellence
- State Finalist** – Marketing Excellence – Florence by Mosaic/Augusta by Mosaic, UDIA Qld Awards for Excellence
- State Finalist** – Construction Excellence – Avalon by Mosaic, UDIA Qld Awards for Excellence
- State Finalist** – Apartment Complex of the Year, Elan by Mosaic, HIA Queensland State Awards
- State Finalist** – Apartment Complex of the Year, The Henry by Mosaic, HIA Queensland Awards
- National Finalist** – Best Office Development – The Eminence, Property Council of Australia Innovation & Excellence Awards
- National Finalist** – Best Sustainable Development – The Eminence, Property Council of Australia Innovation & Excellence Awards
- National Finalist** – Best Workplace Project – Mosaic Property Group Brisbane HQ, Property Council Innovation & Excellence Awards
- National Finalist** – Best High Density Development – Bela by Mosaic, Urban Developer Awards
- National Finalist** – Best Medium Density Development – Avalon by Mosaic, Urban Developer Awards

## 2021

- State Winner** – Best Residential Kitchen – Azure 1701, Avalon by Mosaic, Master Builders Queensland State Awards
- State Winner** – High Density Development Over 10 Storeys – Avalon by Mosaic, UDIA Qld Awards for Excellence
- State Winner** – Medium Density Development – Drift by Mosaic, UDIA Qld Awards for Excellence
- Regional Winner** – Bathroom \$20,000 to \$40,000 – Azure 1601, Avalon by Mosaic, HIA Sunshine Coast Housing Awards
- Regional Winner** – Kitchen Over \$50,001 – Azure 1701, Avalon by Mosaic, HIA Sunshine Coast Housing Awards
- Regional Winner** – Bathroom of The Year – Azure 1601, Avalon by Mosaic, HIA Sunshine Coast Housing Awards
- Regional Winner** – Apartment of The Year – Azure 1701, Avalon by Mosaic, HIA Sunshine Coast Housing Awards
- Regional Winner** – Apartment Complex over 4 Storeys – Avalon by Mosaic, HIA Sunshine Coast Housing Awards
- Regional Winner** – Project of the Year – Avalon by Mosaic, MBQ – Sunshine Coast Housing & Construction Awards
- Regional Winner** – Best Residential Kitchen – Azure 1701, Avalon by Mosaic, MBQ – Sunshine Coast Awards
- Regional Winner** – Residential Building over \$20 million – Avalon by Mosaic, MBQ – Sunshine Coast Awards
- Regional Winner** – Lord Mayor's Buildings that Breathe Award – The Eminence, Brisbane Regional Architecture Awards
- Regional Winner** – Commercial Architecture Commendation – The Eminence, Brisbane Regional Architecture Awards
- State Finalist** – Project of the Year – Drift by Mosaic, UDIA Qld Awards for Excellence
- State Finalist** – High Density Development Over 10 Storeys – Bela by Mosaic, UDIA Qld Awards for Excellence
- State Finalist** – Design Excellence – The Patterson by Mosaic, UDIA Qld Awards for Excellence
- State Finalist** – Marketing Excellence – Dawn by Mosaic, UDIA Qld Awards for Excellence
- State Finalist** – Marketing Excellence – The Patterson by Mosaic, UDIA Qld Awards for Excellence
- National Finalist** – Best Residential Development – Drift by Mosaic, Property Council of Australia Innovation & Excellence
- State Finalist** – Bathroom of The Year– Azure 1601, Avalon by Mosaic, HIA Queensland State Awards
- State Finalist** – Apartment of The Year – Azure 1701, Avalon by Mosaic, HIA Queensland State Awards
- State Finalist** – Apartment Complex over 4 Storeys – Avalon by Mosaic, HIA Queensland State Awards

## 2020

- Regional Winner** – Apartment Complex up to 4 storeys – Drift by Mosaic, HIA Sunshine Coast & Wide Bay Housing Awards
- Regional Winner** – Apartment of the Year – Drift by Mosaic Apartment 601, HIA Sunshine Coast & Wide Bay Housing Awards
- Regional Winner** – Residential Building >\$20 million – Drift by Mosaic, Master Builder Awards Sunshine Coast
- Regional Winner** – Apartment Complex up to 4 storey's – Vive by Mosaic, HIA Brisbane Housing Awards
- State Finalist** – Retail and Commercial – The Eminence, UDIA Qld Awards for Excellence
- State Finalist** – Medium Density Development – Drift by Mosaic, UDIA Qld Awards for Excellence
- State Finalist** – Residential building over \$20 million – Drift by Mosaic, Master Builders Queensland, State Awards
- National Finalist** – Property Management Business of the Year – Mosaic Property Management. Real Estate Business Awards

[Click here to view a full list of our awards.](#)



# Our Forward-Looking Vision

Mosaic is committed to continuing to expand and refine our, fully integrated, research, design, marketing, sales, development, construction and property management business across our core markets in South East Queensland.

We aim to remain market leaders in every aspect of what we do. Ensuring we stay agile, attentive and humble. Working tirelessly and never resting on our laurels, we are continually adapting to the needs of the market and, of course, our current and future clients.

We aim to keep providing exceptional career opportunities, training, development and cultural enhancement to attract and retain the very best people in our industry. We strive to lead by example through the consistency of our actions and as a result, become a place where people love to work, and others actively aspire to be part of the team.

We keep our eyes firmly on the horizon for what will most likely impact our business. Rapid changes in disruptive technologies and innovation, such as automation, robotics, artificial intelligence, driverless modes of transport, flexible working environments, and changing community needs will vastly impact the type of housing product demanded in the future.

With an internal research team, we have the skillset to look at historical data to successfully forecast and proactively manage the impacts of significant events within cycles, including the recent pandemic and the resulting labour force and materials shortage issues. We remain committed to being at the forefront of innovation as market leaders, but not necessarily pioneers.

And importantly, we keep ourselves grounded by continuing to expand the Mosaic Foundation's contribution to the society in which we live.

Working tirelessly and never resting on our laurels, we are continually adapting to the needs of the market and, of course, our current and future clients.





# Unique business model underpins a strong financial track record

Mosaic has built an excellent track record for project delivery and financial management through multiple cycles and changing market conditions.

We have a robust balance sheet that is managed very conservatively, along with well-established relationships with Australia's largest banks, some of whom have conducted business with Mosaic for well over a decade. We are exceptionally proud of our perfect record of paying debt on time – across all projects and under all circumstances, including during and post the Global Financial Crisis.

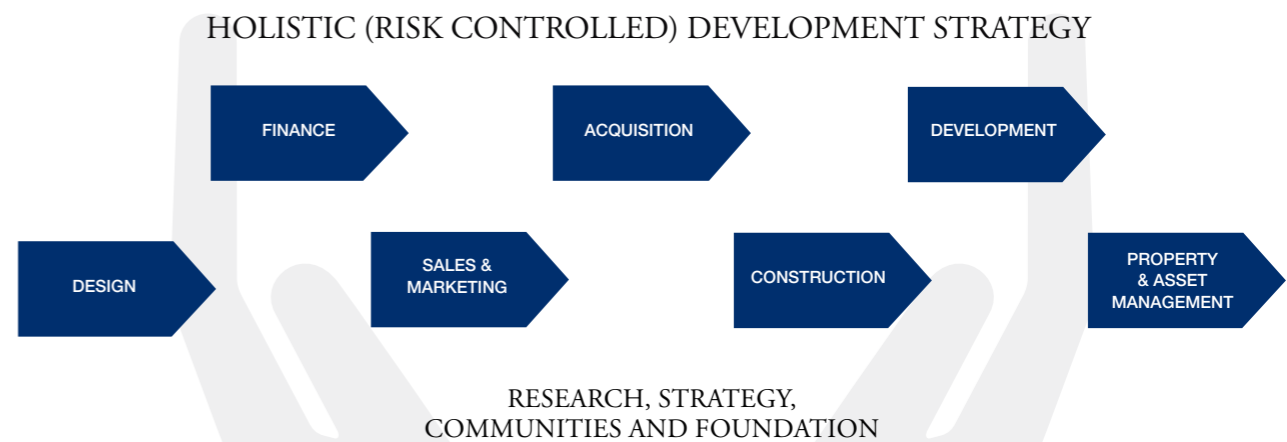
Risk mitigation is also at the forefront of our planning processes. Every investment purchaser is thoroughly qualified by our team to ensure they have the financial capacity to settle, including ensuring contingency plans are in place for any unforeseen changes in the market landscape.

Our financial capacity is underpinned by our unique fully-integrated business model which is critical to our unblemished record of success. This has seen us achieve 100% sell out before completion, 100% valuation success, and a 100% settlement rate across every single one of our projects. **Critically, not once have we failed to deliver a project we have put to market.**

This success is due to our unique approach to controlling all aspects of the development process, from research and acquisition, through to design, marketing and sales, construction and property management. It is this model that allows us to consistently deliver award-winning projects that set new benchmarks in residential living, whilst simultaneously being able to stringently manage risk across every aspect of our delivery model.

There aren't a lot of companies that can even claim to offer what we do. What we aim to achieve isn't easy, but we don't accept anything but the very best. Our customers, key referral partners and stakeholders are our number one priority, and our team is dedicated to exceeding the highest expectations for quality and ensuring that we deliver on our promise of enduring value.

This is achieved under the guiding principle of building resilience through our brand, unwavering service of key relationships, a commitment to excellence, and a culture of hard working and proud people that are grounded, humble and passionate.



# Research & Strategy

Mosaic's resilient business model has successfully navigated multiple property cycles to deliver quality product that best reflects the market's fundamental drivers.

We take a forensic approach to forecasting, strategy, research, and innovation - areas that we have invested in at levels rarely seen for a private developer of our scale. In addition to employing our own internal research and strategy team, we often partner with highly regarded firms that specialise in macro-economic analysis of global financial markets.

This powerful combination has resulted in the creation of a proprietary framework for assessing the Australian property market and subsequent risks and opportunities. It is focused upon, but not limited to:

- Forward-looking indicators of the Australian credit creation process and cycle;
- Leading economic indicators relevant to the property cycle (including CAPEX cycles, net immigration and capital flow trends);
- A top-down review of participant positioning and behaviours as relating to the Australian property market; and
- Forward looking indicators of the relative price performance of Australia's eight states (this gives rise to a probabilistic 12-24 month 'cyclical' lead on conditions and opportunities).

The analysis tools and methodologies utilised to develop this framework deliberately avoid conventional "group think" approaches, which ultimately guide the vast majority of market participant behaviours.

This approach has helped us successfully navigate the impacts of the Covid 19 Crisis, effectively predicting the subsequent upswing in the property market and resulting trade and materials shortages allowing us to plan more effectively.

This framework delivers Mosaic with a proprietary view of the market, providing the ability to identify market trends, risks and opportunities well ahead of the wider competitive environment.



# Creating Enduring Value

Mosaic's Research and Strategy team works closely with our Acquisitions business unit to ensure future project opportunities meet strict criteria, developed in alignment with our key philosophies.

## Location

- Prime locations throughout South East Queensland - close proximity to employment hubs, public transport, shops, services, amenities, and other high capital value suburbs.
- Low rental supply and high rental demand.
- High numbers of owner-occupiers in the area and high income demographics to attract quality tenants.
- Limited supply of existing, new and future boutique development sites.

## Price

- Purchase price is set using professional bank instructed valuations as a guide.
- Buying direct from the developer, you aren't paying for additional commissions or built-in costs.
- Exceptional value relative to purchase price means a high yielding and a high percentage net rental growth return.

## Low Ongoing Costs

- Low Body Corporate fees are maintained through no wasted unusable common spaces, low maintenance gardens, and the use of robust construction materials that require minimal ongoing maintenance.

## Quality & Design

- High quality materials and brands, fixtures and fittings are used throughout.
- Architecturally designed to ensure spacious, sensible and multi-purpose open plan layouts with ample light, ventilation, storage and privacy.
- Mosaic only teams with highly reputable development partners with whom we have long established relationships.

## Product Diversity

- A diverse offering of product type: house and land, townhomes, and apartments that meet different life stages and lifestyle choices.

## Growth

- Only develop in areas where demand will exceed supply well into the future.
- Unique, architecturally designed iconic projects will continue to achieve high growth.

## Value

- Properties are finished to the highest possible standard resulting in the highest quality, best designed and most beautifully finished properties in their price range.

# Mosaic Construction

Our commitment to deliver on our promise to our customers is what specifically led us to establish our own construction arm that only builds Mosaic product.

Doing this eliminated the magnitude of risks that arise from engaging third-party builders representing multiple clients, including project pricing, supply chains, site safety, inefficient scheduling, poor site management, sub-standard quality build and finish, and subcontractor failure.

It also means the interests of the developer (Mosaic Property Group) and construction provider (Mosaic Construction) are closely aligned. Likewise, both are bound by the same core values and critical objectives. This is no small point; in fact it is the most vital, and our strong balance sheet diligently built up over a long time underpins these shared objectives. And vitally, it allows us to continue to deliver in market conditions where others cannot.

We use research and historical data to forecast cost escalations and labour shortages. Significantly we predicted such would occur in 2020 when the pandemic hit.

With substantial internal research capability, we looked at similar historical events (e.g. GFC, SARS, MERS). We concluded that property would perform strongly and place enormous pressure on construction materials and labour. As a result, we factored escalation into our forecasting and planning.

We use internal and external experts to review pricing on our projects as part of our stringent assessment process. Mosaic Construction also has an in-house procurement division to source materials in Australia and worldwide.

This includes a precautionary step of having local suppliers for all materials sourced, offshore or within Australia. Further, all material orders are placed far in advance to ensure delivery per the building programme.

Finally, the solidity of our pipeline and relationships with suppliers significantly mitigates any impacts from external market forces beyond our control, most notably for critical materials such as steel and timber.

There are very few, if any, other developers that do what we do to the same extent. While it is not easy, we do it because our customers, and the faith they put in us, are at the heart of everything we do.



## Key Benefits

- No third party risk exposure.
- Industry-leading construction methodology; continually striving for better delivery models that ensure quality and safety.
- Delivery quality is aligned with Mosaic's high expectations.
- Sub-Contractors are paid on time, creating loyalty, quality output, and bargaining power.
- Cost saving and risk mitigation by ensuring all design elements are resolved before construction commencement, and sub-contractors are fully committed to a fixed price.
- Up to the minute details are available on every project without having to chase third-party builders.
- Mosaic manages the buildings it delivers post-completion; meaning our commitment to building quality is integral to our business model.



# Exceptional Customer Care

We understand that purchasing a property off-the-plan for the first time can be a daunting and unknown prospect and have made significant investment in optimising the customer experience before, during, and well after settlement.

From the moment a sales contract goes unconditional, buyers are introduced to Mosaic's **dedicated Customer Experience team**, who remain with them for their entire journey to settlement and beyond.

As the buyer's primary contact, this team manages many critical activities, including monthly construction progress updates, personalised touch points, overseeing quality assurance processes including ensuring any agreed variations are delivered, pre-settlement personal inspections, settlement handover, and managing post-completion rectifications.

Most importantly, they are a vital resource that provides highly personalised attention and care to customers, reassuring them every step of the way of Mosaic's commitment to delivering on the promises we made to them.



Mosaic customers are transformed into our most potent and influential brand ambassadors through our meticulous approach to caretaking and showing that we genuinely care.

As the trusted custodians of Mosaic Property Group's completed buildings, the Caretaking team is charged with treating each property as their own, which is reflected in their immaculate presentation.

Through consistent and proactive caretaking and maintenance, they:

- Create an environment that Residents feel proud to call home;
- Provide comfort to investors that the value of their asset is protected;
- Show respect to our neighbours by ensuring our properties continue to add value to the communities in which they exist;
- Resolve potential issues time and cost-effectively; and
- Enhance the resale value of our units for our customers.



We work hard to bring peoples' dreams into focus, creating homes that look good and feel good. Mosaic Bespoke Living extends well beyond individual homes; it transforms everyday life at our buildings into a five-star luxury resort experience.

Through either an in-person or electronic concierge supported by a custom-built mobile app, we help Residents cut down on domestic chores so they can spend more time with loved ones, ultimately improving health and wellbeing.

And being passionate about the entire human element associated with residential property, we not only provide comfort and convenience; we foster communities through on site social events and providing access to resident-only offers from Mosaic Property Group's prestigious supplier and local business networks.

Bespoke Living means going to great lengths to ensure our Residents have what they need to build their ideal lifestyle.

# Mosaic Property Management

We want our customers to enjoy a prosperous investment experience through a holistic, reliable, and honest approach that maximises income and minimises expenses.



Mosaic Property Management was initially established to ensure the investment journey for Mosaic owners was as rewarding as possible. Due to growing demand for Mosaic's reliable, honest and transparent approach to mitigating risk and optimising profitability for Landlords, Mosaic Property Management has evolved to include non-Mosaic Landlords.

We are proud to be recognised among Australia's top service providers, executing the base fundamentals of effective property management to an exceptional standard. But what truly sets us apart is the decisive difference our Landlords and Tenants experience through access to Mosaic Property Group's networks and expertise.

Critically for Landlords, this means an optimal bottom line return, opportunities to grow a property investment portfolio, and ultimately achieve long-term wealth creation.

Our dedicated team of dependable and experienced property professionals pride themselves on creating authentic and meaningful connections with Landlords and Tenants, delivering positive experiences and tangible results that genuinely matter.

Many companies claim they can deliver optimum outcomes for Landlords and Tenants but simply don't. We do not accept anything but the very best for our customers and stakeholders and work tirelessly to ensure we deliver on every promise made to them.

Critically for Landlords, this means an optimal bottom line return, opportunities to grow a property investment portfolio, and ultimately achieve long-term wealth creation.



# Managing Settlement Risk

Mosaic has established a stringent set of business processes, protocols and procedures to minimise settlement and valuation risk.

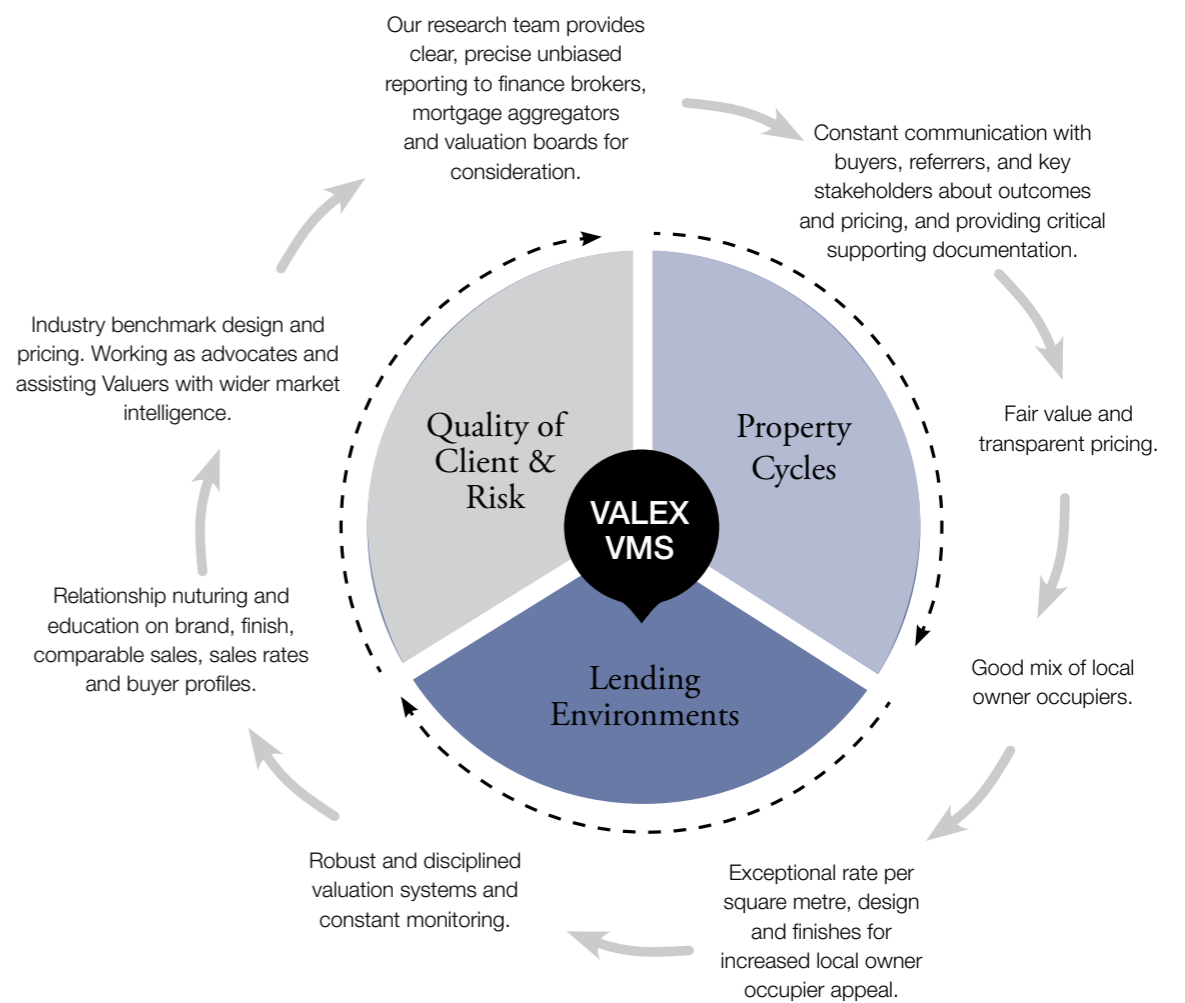
Mosaic typically attracts high-quality buyers, which goes a long way to mitigating settlement risk from the outset. We also have strong, long-term relationships with referral partners with significant tail risk due to property advisory not being their core business, for example, accountants. These businesses are pedantic about protecting their client relationships and are only comfortable referring them to reputable developers like Mosaic who deliver "real" quality and value.

These clients are typically wealthy, risk-averse and extremely knowledgeable; they are best defined as "New World Investors" and generally demonstrate the following traits:

- Behave more like owner-occupiers than traditional rational investors who make decisions based purely on numbers;
- Are high income earners with increased purchasing capacity;
- Will not buy unless they themselves would live in it;
- Understand that better quality product attracts better quality tenants;
- Understand that a better quality of tenant protects their asset's value and reduces ongoing maintenance costs; and
- Place critical importance on a developer's reputation and proven ability to deliver.

We have also established a robust settlement risk process which assesses a customer's property ownership record and financial capacity. A risk rating is assigned, and the customer is appropriately managed and assisted in achieving settlement regardless of the shifting credit environment.

In addition, Mosaic has stringent processes and protocols to manage valuations risk and improve the overall customer experience / satisfaction levels. This is outlined in the diagram below.



# Our Sustainability Journey

We are incredibly mindful of the footprint we leave behind, not just on communities but also on the environment. As a private developer, we are one of the most advanced in our genuine commitment to sustainability, particularly considering our size and scale.

While we have made a lot of progress over the years, our dedication to push forward and further advance our approach to sustainability is an essential part of our evolution. Taking important steps to reduce our footprint speaks to our unwavering commitment to enduring value.

Our sustainability journey is about continuing to broaden our focus on every detail of the design and development process. We are constantly evolving our approach to optimise our properties' environmental efficiencies and minimise the footprint we leave long into the future.

**Fundamentally, our approach is authentic, meaningful, and measurable. It is a holistic one that looks at sustainability from a social, economic, and environmental perspective.**

We acknowledge there is a long way to go, and the evolution for us will be constant. We remain steadfastly committed to the vital role we play in transitioning to a more sustainable, low-carbon, resource-efficient economy through our own business practices. We are excited about what's to come on this journey for us and for our customers.



## Steps we are already taking include:

- Implementing a far-reaching range of initiatives using the core principles of industry-leading accreditation programs.
- We partner with industry-leading architecture firms to ensure our buildings employ the most current and innovative sustainable architecture principles in their design.
- The locations we choose are fundamental to delivering a sustainable outcome. Their proximity to urban and lifestyle amenity governs how people travel within their community and to work. Having amenity and transport within close walking distance is a crucial feature of all of our projects.
- Our buildings' designs naturally promote ecologically sustainable development, e.g. site selection and solar orientation.
- All buildings are purposefully designed to ensure the most extended lifespan possible, thereby minimising future waste.
- We manage our properties long after their completion to ensure they run as effectively and efficiently as possible in terms of energy (solar for common area power) and water consumption (irrigation systems).
- Our long-term commitment to managing our buildings post-delivery also ensures their life is extended.
- We are using Holcim's ECOPactZero concrete on select projects, achieving an embodied carbon reduction of 30-60% without the use of offsets. We expect this to become the concrete of choice for all Mosaic projects in the near future.
- We are examining how we can help future-proof our projects – those currently being delivered and those in our future pipeline – in terms of EV charging. While several developments currently under construction do cater to this, we are presently bedding down the detail of how we can provision for EV charging across all developments by providing the backbone infrastructure. This is a significant exercise to ensure the buildings' main switchboard allows charging (which will also require the management of peak energy use loads within these buildings).
- Sustainable materials are used wherever possible, for example, double glazing to windows and doors, recycled aluminium in our windows and doors, and the careful selection of a vast array of other building materials and products that come from low-carbon, recycled, or high percentage recycled materials.
- Ceiling fans in bedrooms, smart and effective design that encourages cross ventilation and appropriate solar protection, along with oversized high-performance windows and doors, minimise the use of air conditioning.
- We only use the most recognised, energy-efficient air-conditioning brands.
- We have stringent environmental controls on our construction sites to manage runoff and ensure no contamination leaves the site and enters waterways.



# Mosaic for Life

We are relentless in our pursuit of delivering beautiful homes that elevate the standard of living while realising the highest possible growth and return on investment.

For many, buying a Mosaic property means buying for life. A significant portion of our business growth has come from:

- Repeat purchasers;
- Referrals by existing owners; and
- Local owner-occupiers.

We also have a large percentage of staff and family that own or live in Mosaic buildings. These results are only realised by striking a perfect balance between product offering, pricing structure, design, site location and the overall purchaser experience delivered by a best of class sales/client management team.

## 72%

Average volume of sales to local owner-occupiers who live within a 5km radius to the site – particularly in our regional markets.

The integration that Mosaic had implemented throughout the entire process from the sales discussion, the build and delivery, to the property management was the absolute point of difference for us. It's pretty special to find someone like Mosaic, who is able to deliver on what they promise. It's incredibly unique.

BEN & NIKKI BARTLETT - REPEAT BUYERS

## 38%

Average number of repeat buyers in Mosaic projects over last three years and approximately 67% of buyers in new Mosaic projects are repeat buyers or referred sales from existing buyers.

I would like to thank all the team at Mosaic for the professional assistance and support that you have provided over the last few months in both the construction and rental phases of our properties. From my dealings with the staff at Mosaic, along with the obvious proficient outcomes, you can be proud of your teams' personal assistance, efficient and valuable communication. We look forward to a continued relationship with Mosaic.

DAVID & MICHELLE DUPEN - OWNER-OCCUPIERS



# Community-Minded Development

People are at the heart of everything we do, and it's because of this that community engagement is a vital, necessary step in our development process.

That is a responsibility we don't take lightly. We hold a genuine desire to 'give back' to the communities in which we operate - an ethos that is fostered from the top down.

We work hard to cultivate a positive and dynamic team culture and work environment. This commitment to excellence ensures we attract and retain the best people in the industry who are equally passionate about exceptional customer service.

We are committed to ethical business practices by maintaining an active, positive presence before, during and long after our projects are complete. Mosaic has integrated its award-winning Community Engagement Framework into each of its projects, ensuring we start conversations with our neighbours very early in the development process so that we can achieve mutually beneficial outcomes.

It is inevitable that any development will have a level of impact; however, we are acutely conscious of our role in shaping and fostering these communities who afford us the privilege to do business, and therefore try to reduce our impacts in any way we can.

# Building Hope

We hold a deep-seated philanthropic aspiration that is driven by a clear understanding and belief of our core responsibility to give back to the communities in which we are lucky enough to develop.



The Mosaic Foundation exists to help deliver financial, mentoring, or project-specific support to charities or not-for-profits. In close alignment with Mosaic Property Group's work, the Foundation focuses mainly on assisting organisations that provide shelter for the disadvantaged and mental health programs.

Its aim is simple - to make a tangible positive impact on the organisations and their teams who contribute selflessly at the coal face. By doing this, we ensure a sustainable organisation that delivers enduring, life-changing assistance to those that need it most.

The Foundation also supports the charitable efforts of our people and networks through two programs. The first provides grants for charitable fundraising events, and the second is workplace giving.



# Making a Difference

*A company's management style defines company reputation and success and can be summed up in one word...ethos. In my humble opinion Mosaic Property Group have set a very high ethical standard that is reflected in their company attitude and aspirations.*

*Two years ago we introduced our charity endED (end eating disorders) to Mosaic seeking support and backing. Mosaic didn't hesitate and has become a pivotal force that has helped solidify and strengthen our charity.*

*Our current society tends to reflect an insular culture that is motivated by self-first. Mosaic are leading the field in creating a cultural change that is long overdue.*

*We at endED applaud Mosaic and look forward to a collaborative mutually beneficial future together and are proud to be a part of their own MOSAIC.*

*Mark Forbes | endED.org.au*

*A little over three years ago I had the great idea to start a community-based service to assist people leaving their homes due to domestic abuse or who found themselves still in dire need of assistance long after they had left their homes.*

*Funding something like Safe Haven Community is very hard – we are considered new kids on the block and we are doing things in a very different manner than the accepted ways that have been used for decades now. Through networks I was introduced to Mosaic Foundation who have a “roll your sleeves up” attitude. It was such a relief to find people who are also so passionate about giving back to the community, and not just because it makes the business “look good” but because they truly believe in what we're doing.*

*We now have Mosaic Foundation backing us, and from here we can move forward and grow, and we also have the great business mentoring skills of successful business people to assist with even bigger and better things in the future.*

*So, from Safe Haven Community's heart and the hearts of the women, men and children (and one bird) we have already helped - WE THANK YOU. The generosity and empathy you have shown to Safe Haven Community has been wonderful.*

*Denise Hunter  
Founder - Safe Haven Community*

*HELP Enterprises have been working with Mosaic for over four years and our manufacturing division produces awnings, privacy screens and balustrading for Mosaic developments across SEQ.*

*HELP has also been fortunate enough to receive assistance from Mosaic with other areas of our organisation. The team in Research and Acquisition have worked very closely with us and spent a great deal of time and effort to assist in identifying parcels of land across Brisbane and SEQ where we may be able to build houses for people with disability to live in independently.*

*I think that what sets Mosaic apart from other developers is the fact that they have a real and very true heart. The people enjoy working at Mosaic, and organisations like HELP Enterprises really enjoy dealing with Mosaic because they pay on time and they do what they say they are going to do.*

*David Melloy | Executive Manager FoundationH, Marketing & Comms HELP Enterprises*

*Friends of BFT Australia raises funds to support Cambodian-based NGO, Build Your Future Today (BFT), which works to address the abject poverty in that country's poor remote villages. This is achieved through a 4-year “Village Project” approach, addressing education, nutrition, health and hygiene, clean water sources and upskilling in farming.*

*Mosaic Foundation has provided generous core funding to enable such a project at La'ak, a village in Siem Reap province where 15% of children don't survive beyond infancy and 80% of adults are illiterate. The foundation also donated funds to purchase a 4-wheel drive vehicle for accessing the remote villages.*

*A truly impressive aspect of the foundation's support is the way it also supports and mentors its NGO partners with the aim to maximise their performance and sustainability. This invaluable input has supported work by Friends of BFT Australia to better analyse and pursue further funding sources, as well as to further develop the governance structures expected by future funding partners.*

*John Nurse  
Director - Friends of BFT Australia*



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