

# CRUZ PHUA

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*FINDING  
OPPORTUNITY IN  
UNCERTAINTY*



## THE RESET THAT CHANGED EVERYTHING

Every career reaches a moment when comfort quietly asks a question: Is this truly your full potential?

For Cruz Phua, that question surfaced during one of the most disruptive periods in recent history.

When the Covid-19 pandemic brought the world to a halt, the property market slowed and daily routines were suddenly disrupted. For the first time in many years, Cruz found himself with the rare gift of time and reflection.

Ten years into his real estate career at that point, he had already built a stable business. Much of his work came through referrals, a testament to the trust he had cultivated with clients. Alongside his realtor career, he had also made rewarding property investments that strengthened his financial foundation.

On the surface, things were comfortable. But comfort, he realised, can sometimes conceal untapped potential.

“I had never really asked myself how far I could go if I gave this profession my full focus.”

That quiet awareness lingered during the months of uncertainty. While the market slowed, it also revealed something important: crises often expose opportunity.

“When uncertainty rises, people look for clarity. And clarity is the new found purpose for me, both for me as the advisor to gain clarity in situations, and to empower my clients to see it.”

One experience during that period left a lasting impression. Cruz was marketing a bungalow at a time when rental

demand had softened. Lockdown restrictions had closed condominium facilities across Singapore, and many expatriate tenants were struggling to access recreational spaces.

Instead of accepting a sluggish market, Cruz looked deeper into what people actually needed.

Eventually, he identified a creative solution, renting out the bungalow's swimming pool and outdoor area to an expatriate family whose condominium amenities had been shut during the lockdown.

The arrangement worked well for both tenant and landlord. What began as an unconventional idea soon attracted media attention and was later featured in a property editorial.

But for Cruz, the real significance was not the publicity.

“That moment reminded me why I entered this profession in the first place.”

**Real estate, he realised, is not simply about transactions. It is about understanding people, recognising possibilities, and creating solutions. It is all about gaining clarity to every market change, every new situation that arises, or any complex cases we are working on.**

That experience became his turning point.

The pandemic period became a reset, a moment to reimagine how he approached his work. He began shifting his mindset from activity to strategy, from simply servicing transactions to providing deeper advisory, leading to greater results.

## PRECISION ENGINEERING FOR REAL ESTATE

As the property landscape continues to evolve, Cruz believes that modern advisory requires both human understanding and technological precision.

PropNex's digital ecosystem has played a meaningful role in enhancing how he serves his clients on a daily basis.

For new launches, tools such as SPOT Projects and SPOT Units within the Business Suite have been particularly impactful. These platforms allow him to quickly identify developments and specific unit types that align closely with a client's requirements.

"The structured overview brings clarity, not just for me, but for my clients as well."

Instead of navigating overwhelming options, clients are able to move from broad exploration to confident decision-making with greater assurance.

For resale advisory work, Cruz relies heavily on the Investment Suite.

Features such as Property Analysis and ProTrend provide immediate access to transaction data, pricing movements, and broader market trends. When combined with ProMap's curated recommendations, the result is a powerful advisory toolkit.

"It allows me to have conversations backed by data rather than relying purely on instinct alone."

In a market where conditions shift quickly, having access to real-time insights allows Cruz to guide his clients with clarity and confidence. For him, technology is not simply about efficiency. It is about responsibility. The right tools empower advisors to protect their clients' interests and deliver thoughtful guidance.

**"And for salespersons who are serious about raising their advisory standards, having the right platform makes growth not just possible, but sustainable."**



## WALKING ALONGSIDE OTHERS

Beyond personal achievements, Cruz finds deep meaning in leadership and mentorship. What he values most in mentoring is not the results. It is the relationship.

Truly regarding his team as family, he has a genuine desire to see everyone succeed and exceed their potential. When team members approach him to share their struggles, whether facing doubts about their abilities or challenges with a difficult transaction, Cruz sees that trust as something deeply meaningful.

Sometimes they are not even searching for immediate answers.

"They just need reassurance, perspective, or someone who understands what they're going through."

That responsibility, he believes, should never be taken lightly.

Cruz firmly believes that many individuals possess far greater potential than they realise. Often, what they need most is someone who believes in them before they fully believe in themselves.

Watching someone break through their own mental barriers, closing a deal they once thought impossible, or growing into a more confident professional, is profoundly fulfilling.

**For Cruz, mentoring is not about production metrics. "It is about growth in character, resilience, and self-belief."**

**What humbles him most is that mentorship is never one-sided. As the people around him grow, he grows as well. Their questions sharpen his thinking. Their challenges deepen his perspective.**

In many ways, mentorship becomes a shared journey.

"We walk alongside one another, lifting each other."

And when one person rises, the entire community rises with them.



## A JOURNEY STILL UNFOLDING

Looking back, Cruz Phua's turning point was not a dramatic breakthrough. It was a quiet decision made during a moment of global uncertainty, a decision to move beyond comfort and pursue excellence with renewed intention.

Since then, his journey reflects how real estate is not just about property, but about people, possibilities, and the relationships that grow along the way.