



“  
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## Real Estate Real Scenario

Speaking of the past, there was a time when real estate sector was at a sky high. Economy of Nepal had benefitted tremendously by the revenue generated from this sector alone. However, situation changed abruptly since 2009 and the market started experiencing troubled scenario. Investors couldn't help but lose their confidence from the sector. Property transaction dropped massively over the short period and that the revenue also became extremely minimal. However, after years of short-standing, real estate sector is gradually showing signs of improvement. Speaking of which, revenue collection from land and house registration in the first ten months of the current fiscal year, 2070/71 B.S. have surged by 39.8 % according to the Department of Land Reforms and Management (DoLRM). Banks and other financial institutions are offering home loans at 8 – 12 % interest rate for fifteen to twenty years. Its good news for all those genuine customers who were waiting for the favourable market situation to buy properties. It's therefore the right time to invest as the interest rates of banks have decreased and developers have not yet increased the price of property.

Recently held Ghar Jagga Mela 2014 by the Nepal Land and Housing Developer's Association (NLHDA) and Kantipur

Publication has also brought good market vibration. As per the organizers estimation 57 standalone homes and apartments worth Rs 270 million were sold out during the exhibition. Besides, many developers received good bookings. Speaking of visitors' turnover, organizers have claimed 2,14,000 footfalls. Response from the customers was overwhelming in terms of their genuinity and their enthusiasm. Many developers and builders are claiming to have met their potential clients through the event.

Speaking of other evidences, following the NRB intervention in realty ceiling cap upto 15% this year, volume of home loan still remains pretty encouraging. Commercial banks have loaned out the highest capacity of home loan. It's therefore, Real Estate Sector is definitely making its way back. Developers and Builders are making various lucrative offers to get as many customers. Property transaction has also reached a new horizon. All these healthy signs are only suggesting that the real estate sector is regaining its momentum and the revenue collection from land and house registration has shown positive indication. It won't be long before this sector would become one of the highest rated investment entity.

*Editorial Team*  
 Brihat Group

### LEADERSHIP QUOTES

He who cannot be a good follower cannot be a good leader.

- Aristotle

The real leader has no need to lead, he is content to point the way.

- Henry Miller

The very essence of leadership is that you have to have vision. You can't blow an uncertain trumpet.

- Theodore M. Hesburgh

To do great things is difficult; but to command great things is more difficult.

- Friedrich Nietzsche

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### CORPORATE HUMOR



" And the crazy thing is - I never know I was such a funny guy until I got made boss! "

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Investment



... Real estate... can continue providing you steady returns even during lulls in the economy.



## Say Yes to Real Estate Investment

Investing in real estate can be an overwhelming thought for most people. The idea of finding a good property, in a good neighbourhood, with a growing population, and then finding a trustworthy renter can seem daunting. But as overwhelming as this may seem, with a little effort comes great reward. With countless benefits to owning an investment property, here are our Top five reasons to invest in real estate:

### 1. The Choice is yours

Residential or Commercial, multifamily or single family, hotels or offices? You get to decide. There are plenty of options out there, and doing some research will help you find the right property for you. Investing in a property that you are familiar with, will help calm the nerves that can be prevalent when making a big decision.

### 2. Long-Term Investment

Many people like the idea of an investment that can fund them in their retirement. Rental housing is one sector that rarely decreases in price, making it a good option for long-term investments.

Real estate will typically increase in value as time goes on.

### 3. Diversification

Investing in real estate is a powerful way for you to add a valuable layer of diversification to your investment portfolio.

### 4. Reliable Returns

While traditional investments such as stocks and bonds can provide exceptional opportunities for wealth, the inherent risks are evident with the market's constant fluctuation. Real estate, on the other hand, is far more consistent in terms of market volatility, it can continue providing you steady returns even during lulls in the economy.

### 5. Other People's Money

One of the hallmarks of real estate investing is the ability to use the rental income you earn each month to pay down your mortgage financing. This benefit is unique to real estate investment. Generally speaking, the rental income you earn will be sufficient to cover your mortgage payments and the other expenses associated with your investment unit.



Real  
Estate  
Marketing  
Agent



MLS benefits both the sellers and buyers.



## How does Multiple Listing Service (MLS) help buyer and seller?

Multiple Listing Service is a database of properties for sale. By listing your property on MLS, you would be elevating greater possibility of reaching out to your prospective buyers. MLS would provide the widest exposure of your property to the millions of house hunters across the country. MLS benefits both the sellers and buyers.

When a seller agrees to use MLS, the information and photos of their property gets placed in a database where real estate agents and brokers get the opportunity to look up to the information about home location, home size, number of bedrooms, bathrooms, lot size, and other features. Agents can also increase their sales by providing potential buyers with more options through the MLS. Sellers benefit tremendously from the MLS because they are able to expose their homes

to more potential buyers. Placing a home on the market via Internet and MLS allows endless numbers of potential buyers to see a seller's property.

Buyers on the other hand also get to enjoy a wide range of option for buying. Many of us in the market are looking for the best alternative to invest our money. What better way than MLS where you get access to multiple choices? Besides, they get the property at the most reasonable market price. Speaking of other benefits, MLS help buyer buy only those properties that are legally and structurally safe. Meaning that our buyers, they get to be on a safer side where they wouldn't have to go through legal trouble and complications of the current real estate market. It's therefore MLS stands as the best invention for both the buyers and sellers of the properties.



Real  
Estate  
Partnering for  
Entrepreneurship

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## Ramila Shrestha Woman Entrepreneur

Extremely versatile and gracious Ramila Shrestha is presently working at The Beauty Salon at Swayambhu Hotels and Apartments, Sitapaila. Ramila first discovered her likability towards beauty and fashion during her adolescent years. She figured her career aspiration at an early age. Next, she had to obtain formal training before she launched her career on professional front. For that, she chose to undergo basic beautician training course organized by “Reiyukai 18th Branch, Thakur/Menuka Shibu” during February, 2003. Immediately after the completion of her



training there, she moved to “Youth Beauty Parlour and Training Center” at Maitidevi. After acquiring training for nearly nine months, Ramila’s confidence found a new impetus. Year 2005 marked the beginning of her professional journey since that year Ramila took employment at “Evolution Body and Beauty Spa Centre”. Her association there polished her natural flair as a beautician. Despite her

successful alliance, she had to discontinue at Evolution for some reason. Around that time, she stayed home and began providing salon services to her clientele. However, that concept couldn’t hold her interest for long. She needed to commence on something better. Reason why, she took flight to Dubai, land of dreams. While at Dubai, she found an opportunity to work at one of the finest salons. She got to hone her parlour skills even better. She stayed there for only couple of months and later came back to Nepal.

For all these years, she had worked for others and coming back to her home land made her realise she wanted to start up her independent business. Same time around Brihat Investments offered her to form a partnership. She agreed on the proposal which took the formation of The Beauty Salon at Swayambhu Hotels and Apartments, Sitapaila. She not only found a strong foundation to restart her career, but that opportunity also gave her a completely different direction. Ever since, she has blossomed immensely. Her delicacies with client dealings have always helped her produce outstanding services. Speaking of her clientele satisfaction rate, she has always delivered the best. Her experiences and expertise both have helped Ramila become a talented beautician. Here clients can expect services including hair-cutting, colouring, straightening, curling, facial, make-ups, massage and many more. You ask for it and she delivers. You know after all, you’re in good hands. You can find our parlour at Brihat Group Office premises at the ground floor of TCH Tower-IV, Block A Sitapaila.



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We would be more than happy to send you our newsletter regularly and also anticipate your feedbacks to help us make our publication better. Kindly contact us to get our BI newsletter on a regular basis, if you so desire.

# Corporate Social Responsibility



A team from Brihat Group participated in 4th NYBF Corporate Go-Kart Competition on Saturday, June 28, 2014. It is a fundraising program organized by the Nepal Youth Business Foundation (NYBF). NYBF is committed to promote entrepreneurship development among under privileged and disadvantaged youth by developing their business ideas into viable enterprises under the guidance of a mentor. ■



Mr. Om Rajbhandary was honored with Home Land Real Estate Award for his outstanding contribution in the study, research, human resource development and development of dignified real estate entrepreneurship in Nepal on 5th May, 2014. On the same occasion, Brihat Investments Pvt. Ltd. was awarded for the outstanding contribution in producing exemplary housing projects in Nepal. ■