

NEWSLETTER

BI-MONTHLY

Partnering for the Success of Entrepreneurship

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Changing Buying Behaviours of Property Seekers

Realty sector has started to bloom after years of standing still. More property transactions and revenue collection at Department of Land Reform and Management (DoLRM) suggest that the market is moving upwards. It is also observed that customer's buying behaviour has changed. Today, customers are buying properties for investment purpose. People are shelling out their savings on Real Estate market as their long term investment plan.

A reason for the trend is increased affordability. Lower interest rates on home loans by banks has helped. Besides that, changed monetary policy has also reduced interest cost for housing developers. So developers are completing projects on time and making timely property handover to the buyers.

Nepal has limited options for making huge investments. Rapid infrastructure development in the country is a good sign. Development of means of transportation has eased people to move to suburban. Developers are bringing in afar projects. Furthermore, remittance received from Malaysia and Middle

East is one of the reasons people have funds to make investments in the Sector.

Technology is also changing the property buying behaviour lately. Today, if you were to see a One Crore worth property being sold via paper ad, most probably you will not proceed any further. However, if you are somehow still attracted and are interested, your next action would likely be to go online. There are lot of overseas buyers of Nepali properties because they now have access to more information. These information allows them to consider a lot of things before they decide to fly here, take a tour and then buy. This is all due to accessibility of information. Property investment is no longer confined to just buying your neighbourhood all the time. Technology has changed the world many times over.

The market is shaping up and customers are responding in positive manner. It's a win-win for both. Housing developers are getting customers and customers have wide range of options to choose from.

*Editorial Team
Brihat Group*



People are shelling out their savings on Real Estate market as their long term investment plan.



QUOTES TO LIVE BY

Winners focus on winning, losers focus on winners.

—Shreena Chavda

Find three hobbies you love

- One to make you money
- One to keep you in shape

• And one to be creative

—Extramadness.com

Choose people who lift you up.

—Michelle Obama

There are no regrets in life, just lessons

—Jennifer Aniston

Tomorrow is the first blank page of a 365 page book. Write a good one.

—Anonymous

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NEW DIMENSION FOR YOUR CAREER

10th Real Estate Marketing Agent Course

Date: April 8 - 12, 2015 (Chaitra 25 - 29, 2071)

For further details, contact : 9802020056

CORPORATE HUMOR





Real
Estate
Investment



Look for a low interest rate ... so you can make a profit on your investment.



How to Invest in Real Estate with No Money

1. Borrow money. If you have little or no money at hand and you want to make a real estate investment, borrowing money is one option. However, be sure you will be able to pay back the debt. Find a lender who will allow you to take out a loan for a down payment on top of your loan. Look for a low interest rate that will allow you to purchase the property economically enough that you can still make a profit later on your investment. Ask friends, family members or business partners for the start-up money and pay them back as soon as a profit is made.

2. Look into seller financing. If the seller is motivated enough, s/he may be willing to make it easy for you to buy. You might make higher monthly payments instead of a down payment. You could even negotiate a deal where the seller pays your down payment to a traditional lender in order to sell the property faster.

3. Lease the property with the option to buy. You can invest in real estate slowly by making

payments on a lease agreement until you have the money to buy. Your payments would (at least in part) be credited toward the purchase price.

4. Work out a trade. You can pay for real estate by bartering another piece of property or a specialized skill you have. For example, a contractor could offer a real estate developer labor in exchange for a down payment.

5. Take over loan payments. If you are interested in investing in a piece of real estate but you can't afford the down payment, offer to take over the loan payments in exchange for the deed.

6. Bring in a partner. If you are big on ideas but short on cash, bringing in a partner who will provide the funding and allow you to do the managing might be an attractive option. Put together a contract that establishes who is responsible for what, and how the profits will be divided. If your partner is in place strictly for financial support, make sure you retain all control over the day-to-day management of your investment.



Real
Estate
Marketing
Agent



The real question may be "do we want to do it on our own?"



Why Should We Hire Professional Real Estate Agent

When people start looking for a home, most people think about cutting cost in a home purchase; obviously who don't want to save that extra 3 percent? Many buyers ask "can't we do this on our own? Do we really need to use a Real Estate Agent?" The answer is yes, you can do it on your own. There is no law that prevents you, as an individual, from buying property without professional Real Estate assistance. You can search for homes, arrange showings, and even negotiate on your own. The real question may be "do we want to do it on our own?"

It's true that anyone can shop for a house, and even get a peek inside, without formally signing on with a real estate agent. But unless you have time to make home shopping a part-time job, an agent might

be able to match you with the perfect property much faster.

There is a misconception among many home buyers that by using an Agent, they will be subject to paying a commission. But the commission for the sale of a home is paid for by the seller, not the buyer.

Finding a professional real estate agent is essential to enjoying a painless real estate transaction. You don't need to know everything about buying and selling real estate if you hire a real estate professional



who does. The saying is "80% of business comes from 20% of the agents" and it is true. The question is how you can find a good real estate agent. The best agent for you is an experienced professional who will listen to you, conduct his/herself in an ethical manner and knows your market.



Real
Estate
Partnering for
Entrepreneurship

7 Habits of Remarkably Successful Startup Entrepreneurs

1. They always prefer action to thinking.

A detailed plan is great, but stuff happens, and most entrepreneurs don't make it past the first three action items before adapting to reality. Spend some time planning and a lot more time doing. If you're unsure, do something, and then react appropriately. It's easy to ponder and evaluate and analyze yourself out of business.

2. They see money as the root of all failure.

I know, a capital-intensive venture can require significant sums. But most businesses require little funding to get started. And often limited capital is a blessing in disguise; a venture capital friend strongly believes there's an inverse relationship between the level of funding and the long-term success of startups: Bootstrapping teaches lessons flush bank accounts cannot.

Short-term success is easy when you have money to

burn. Without tons of cash, you'll work through and benefit from a problem instead of just throwing money at it.

3. They spend only on what touches the customer.

Leaving a corporate position for a startup with the assumption your amenities should be equal? Sorry.

Before you spend, always ask, "Does this touch the customer?" If it doesn't, don't buy it. If you're a lawyer, your office reinforces your professionalism; if you run a retail business, no customer should know your office even exists.

Spend what money you have where it makes a real difference to your customers. The more you give your customers what they want, the more you'll get what you want. (And ultimately everyone wins.)

Remember, success is never defined by a fancy office and amenities; success is

defined solely by profits.

4. They never compromise on location.

Classic example: restaurants. Short on cash, the budding restaurateur chooses an inexpensive (meaning terrible) location in the hope that great food and impeccable service will create destination dining. Typically, only creditors view the restaurant as a destination.

If you truly have no competition--which in reality is almost never the case--and there truly is a market, maybe customers will come to you. Otherwise, they won't.

5. They spend most of their time chasing what they can actually catch.

Almost every startup dreams of finding an enabling customer, but those are tough to land. Focus on prospecting where you have a reasonable chance of success.

Later, you can leverage your customer base--and what you've learned along the way--to successfully hunt bigger game.

6. They never see making a living as a right.

No matter how hard you work, no one has to buy what you sell. "Fair" applies to how you deal with customers, suppliers, vendors, etc. Fairness in no way applies to whether you deserve success or failure.

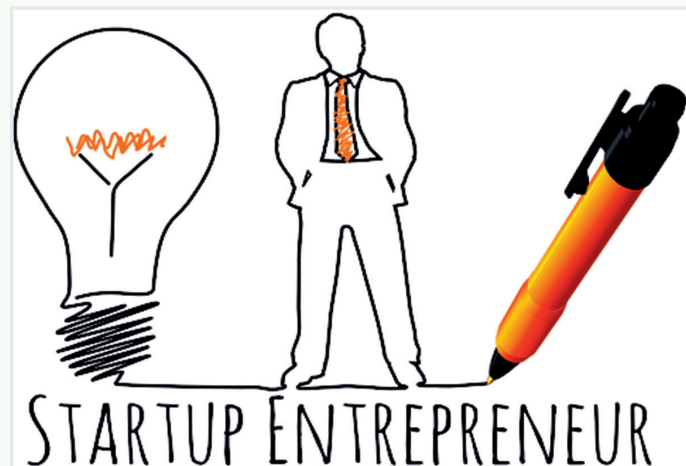
If you catch yourself thinking, "It's just not fair. I should be able to make a decent living at this," stop. You earn the right to make a profit.

No one is responsible for making sure you can earn a living--except you.

7. They don't do anything that doesn't generate revenue.

Everything you do should generate revenue. Stop creating esoteric spreadsheets. Quit printing fancy reports only you will review. Stop spending time on the golf course in hopes that networking will result in customers. Minimize administrative tasks, and focus your efforts on generating revenue.

Sure, you can do what you love and the money will follow, but only if what you love doing is generating revenue. If it doesn't pay, for now at least, put it away.



No one is responsible for making sure you can earn a living--except you.



ANNOUNCEMENT

After the successful completion of series of REMA, Brihat Investments is proud to announce

10th Real Estate Marketing Agent

(REMA) Course

from April
8 - 12, 2015
(Chaitra 25-29, 2071)

Seats are limited and pre-registration is highly encouraged for all the aspiring candidates.

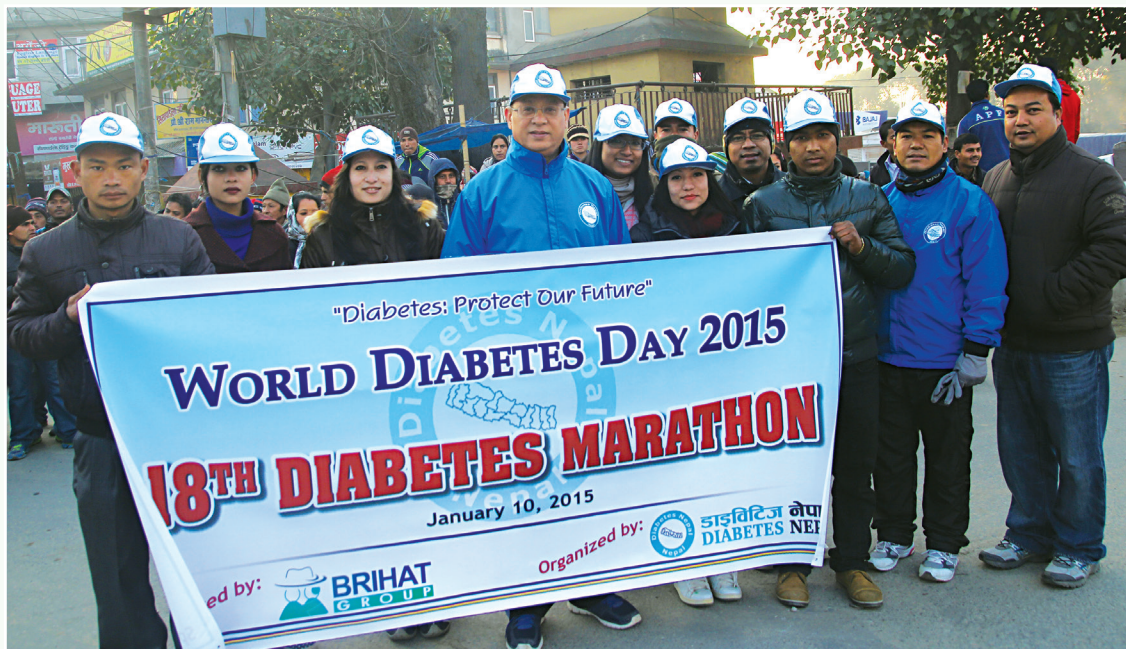
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We would be more than happy to send you our newsletter regularly and also anticipate your feedbacks to help us make our publication better. Kindly contact us to get our BI newsletter on a regular basis, if you so desire.

Corporate Social Responsibility



Diabetes Marathon

Brihat Group has sponsored Diabetic Marathon organized by Diabetic Nepal. It is Diabetes related awareness campaign held in different parts of the country arranged for Saturday mornings for 11 weeks. Team of Brihat Group has participated in the Marathon every week.



Fire Safty and Prevention Training

Brihat Group organized Fire Safety and Prevention Program at TCH Tower IV, Sitapaila on February 28, 2015 with involving community members of the Apartment Complex. The program was conducted by Mr. Jeet Bahadur Rai, a safety expert. The program consists of informative presentation about fire hazards, its causes, safety measures and remedies. The latter part of the program involves demonstration on how to extinguish fire.

