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Real Estate Scenario

After years of short standing, it looks as though the real estate sector has started to blossom. The real estate and housing industry witnessed a speedy growth until the Nepal Rastra Bank (NRB), suddenly restricted lending to the sector in September 2010. NRB not only put a ceiling on real estate loans but also made it mandatory for buyers to declare their income source for purchase of property worth more than Rs 5 million. But it seems things have started to change now, for the better. After a three-year long slump, Nepal's real estate and housing sector has shown some signs of improvement.

Speaking of positive changes, real estate entrepreneurs and housing developers claim that the business has increased by 33 percent in the first half of the current fiscal year. Government revenue from the sale of land and houses has also gone up during this period. That is another indicator that the sector might have started picking up. Banks and financial institutions (BFIs) too, have started home loans at lower interest rates. BFI's lending to individuals for land and houses, and loans to multi-

storied commercial business complexes being built around Kathmandu have increased in recent months. These are good signs for the realty sector.

In the first six months of the current fiscal year, the government has collected Rs 2.27 billion in revenue from the sale of land and houses. BFIs have lowered their interest rates for loans from as high as 17 percent to around 10 percent recently. Remittance inflow has grown; this too has helped the real estate business. The NRB, too, has adopted liberal policies for the real estate sector.

If the current growth rate continues, then we can expect more investment in this sector by the end of the fiscal year. The realty business was stagnant for almost three years. Many buyers were waiting for the prices to come down. And the prices have indeed come down significantly, compared to three years ago. So, market activities have surely increased, which paints a very hopeful future for overall real estate sector.

Editorial Team
Brihat Group

MARKETING QUOTES

"The things we fear most in organizations - fluctuations, disturbances, imbalances - are the primary sources of creativity."

- Margaret J. Wheatley

"It's not enough that we do our best; sometimes we have to do what's required."

- Sir Winston Churchill

"Without passion, you don't have energy; without energy, you have nothing. Nothing great in the world has been accomplished without passion."

- Donald Trump

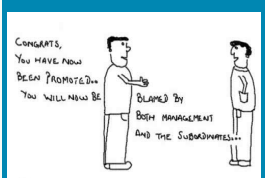
"Strive for excellence, not perfection."

- H. Jackson Brown Jr.

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CORPORATE HUMOR



अथ तपाईंको घर किन्ने सपना साकार पार्न
बृहत ग्रुपको सहज थितीय योजना



Attractive financial schemes (for limited time only)

White Gumba

Sitapaila

Swayambhu

Choose from Under-Construction to Ready-to-Move-in Houses



Real
Estate
Marketing
Agent



Seller and buyer can directly contact BPS for selling and buying their property



Brihat Property Solutions

ONE STOP REALTY SHOP

Majority of people are interested in buying new house with security and facilities after selling their existing property. People trust credible company with professional team and transparent working modality rather than individual broker. They are looking for a proper channel for selling and buying property. Selling and buying house is very complicated and time consuming task for people who are busy and have less time for such activities. Hence, they prefer an agent or a company to undertake such task without any hassle. New venture of Brihat Group, Brihat Property Solution Pvt. Ltd. (BPS) might be just the right solution for all your real estate needs. BPS is established with the motto "Managing Property and Building Relationship".

BPS is a one stop realty shop for buyer and seller. BPS has committed, competent, confident and trustworthy team who work transparently. Seller and buyer can directly contact BPS for selling and buying their property and get professional service.

BPS sells owner-built residential houses, developer-built houses in housing communities, apartments, commercial properties and land. It lists only fifty properties at a time. Properties more than fifty will remain in queue, which will be on sale once the listed properties are sold.

BPS facilitates sellers by selling their property in reasonable market price without any difficulty. BPS lists only structurally and legally safe properties. It follows procedure system for listing and selling

properties. After signing selling contract, BPS posts the property on sales in various websites and publishes ad in various print media. It also circulates the properties Real Estate Marketing Agents (REMA). The service fee BPS charges depends on type of property and selling duration.

For Buyer, BPS shows the property that are listed for sale. BPS also searches property as per requirement of buyer. On behalf of seller, BPS negotiates the price of the property once the buyer confirms to buy and takes booking amount during contract.

BPS is also a place where people can have consultation about property and take benefit of experts' view regarding property during buying and selling. ■



Real
Estate
Investment



Upgrades to the appearance and functionality of a real estate investment property can significantly increase value.



Top 6 Ways that Real Estate Investment Property Returns Profits

1. Cash Flow from Rental Income

A properly selected and managed rental property will provide a steady stream of income in the form of rental payments.

2. Increases in Value Due to Appreciation

Historically, real estate has shown to be an excellent source of profit through the increase in investment property value over time.

3. Improving Investment Property - More Value at Sale

While it's providing rental income cash flow, the property can also be improved in order to garner a better price and more profit when you do choose to liquidate it as an investment.

Upgrades to the appearance and functionality of a real estate investment property can significantly increase value. As trends and styles change, keeping the property interesting to renters will at the very least help you to retain value.

4. Inflation is Your Friend When it comes to Rent

Though your fixed mortgage will remain constant

over time, inflation that drives up home construction costs will also drive up rents. Population growth creates housing demand, again driving up rent prices if supply cannot keep pace.

5. Paying Off Your Mortgage

As you keep on paying for your property, the increase in equity can be used for other purposes and investments. Though it's frequently accessed by selling the property, a real estate investor can also take out equity loans if the terms are right and use those funds for more investing or other purposes.

6. You Could Just Find that "Steal of a Deal"

This is the last item, though it's one of the first ones many investors think about. There are opportunities to buy below market, but the other advantages above will probably be what the average investor experiences most of the time.

Should you be fortunate enough and have the experience to locate a value-priced property, this is an immediate way to increase your net worth and the value of your investment portfolio. ■

What Are the Two Functions of an Entrepreneur?



The two main functions of entrepreneurs are first, taking the risk of developing new products or services and, second, successfully bringing new products and services into the marketplace.

Modern definitions of an entrepreneur include risk-taking and innovation leading to financial success.

Practical Risks

One of the two primary functions of the entrepreneur is taking responsibility for the financial and practical risks of running their business. Manage the risk of fire, theft or accidents by purchasing insurance with sufficient coverage limits. Limit losses due to fire, theft or accidents by following recommended risk management procedures provided by the insurance company. Keep employees trained and up to date in safety and loss-prevention procedures.

Financial Risks

Funding the business is another important part of the entrepreneur's risk-taking function. If the entrepreneur's products and services aren't successful, entrepreneurs run the risk of losing their entire investment. Reduce financial risk by

always function as the primary business decision-makers. Select your product or service wisely. Focus on the market niche that your business will fill. Learn and use good hiring and

management practices. Keep up to date on business competitors, the general business climate and financial management techniques. Entrepreneurs differ from managers because they perform many duties in running their business, while managers focus only on managing one segment of a business.

Marketing and Selling
Entrepreneurs can't sell their product or service if no one knows about it. Vision and innovation means little if entrepreneurs don't communicate why their business stands out in the crowd of competitors. Use good communication skills in talking about your business. Activate networks of potential customers through good word of mouth and creative use of social media tools. Study marketing and communications techniques used by other successful entrepreneurs. Put them to work growing your own business. ■

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carefully selecting the products and services you sell. Evaluate the benefit of new or increased expenditures. Study market conditions, learn from the mistakes of others and plan how you will bring your products and services to scale to earn profit.

Running the Business

In addition to assuming the risk associated with running their business, entrepreneurs



Real Estate
Partnering for
Entrepreneurship

ANNOUNCEMENT



Swayambhu Dine & Lounge is under new management with addition of Indian and Chinese delicacies along with regular continental delights. Now you can book the place for your private parties, family banquets, business meetings, receptions, personal dining, social gatherings, birthday parties and new product launches.

Opening hours:
Sunday to Friday
 3 pm to 9: 30 pm
Saturday
 12 pm to 9:30 pm
Tuesday
 Closed



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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



On the special occasion of Brihat Investments 7th Annual Day, Blood Donation program was organized in the company's premises.



Brihat Investments organized and participated in road clean-up program in Ramkot area to raise awareness for the environment. ■

7th Annual BI Day



On 9th October, 2014 Brihat Investments celebrated its 7th Annual day in grand fashion. The day started with the company's Executive Chairman, Mr. Om Rajbhandary officially inaugurating the event with a traditional Panas and few words of wisdom, the latter part of the day was filled with fun and games. ■