



KFA MONTHLY BUZZ



Training

Education

Consulting

AgriBusiness

Table of Contents



<u>02</u>	From Director - Academics & Consulting's Desk
<u>03</u>	Current Situation of Capital Market
<u>06</u>	Time Management Matrix
<u>08</u>	Look Back at Some of Our Training Events
<u>09</u>	Career Fair Announcement & Student's Engagement
<u>10</u>	Closing of KFA's Management Development Program (MDP) & New Session Commencement Date
<u>10</u>	Our Plantation Journey (Did You Know?)

From Director - Academics & Consulting's Desk

Dear Esteemed Readers,

I am thrilled and honored to extend a warm welcome to the April issue of our newsletter. As we embark on the second quarter of the year, I am excited to share with you the latest developments and achievements at KFA.

At KFA, we believe that innovation and collaboration are essential for success in today's rapidly changing academic and corporate environment. Our unwavering commitment to delivering exceptional value has led us to push the boundaries of what is possible by utilizing the newest technology and techniques to provide our students, clients, and partners with unparalleled service and solutions.



Ms. Jasmine Hada Bajracharya
Director - Academics & Consulting
KFA

In this issue, we are proud to bring you a diverse range of articles covering the latest developments in our SBUs (Training, Education, Consulting & Agri Business), as well as exciting projects that our team has been working on.

Our team is dedicated to delivering innovation, excellence, and impact in everything we do, and we remain committed to providing you with the best possible experience. We value your continued readership and support, and we look forward to hearing your feedback and suggestions for future issues.

Thank you for joining us on this journey of growth and success. We are excited to continue collaborating and pushing the boundaries of what is possible.

Warmest regards,

Current Situation of Capital Market:

Best analysis could be to find out entry and exit point considering historical movement and data guided by Macro economic factors like budget expenditure, liquidity, economic growth, vision of financial agencies (Ministry of Finance, NRB).



After the earthquake, moving against the expectations, index moved to upper trend hitting all time high on July 27, 2016 which was supported by capital expenditure in the form of reformation leading to fall in interest rate with excess supply of loanable funds. All the sectors apart from hotel and hydropower saw rise in price of shares although the capital gain proportion was different for each sector (Capital increment requirement plan imposed by NRB on commercial banks was also a major reason for attracting investment). Unaware of dividend yield and price adjustment, investors were driven to invest considering huge amount of right and bonus shares.

Although the market rise was

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supported by liquidity, the perception of investors towards right and bonus shares created huge form of bubble in the market. When the prices were adjusted and market returned to equilibrium the index started slowly moving in downward trend and showed sideways movement over the time frame of 4-5 years. Majority of investors even faced loss on their principal amount.

Major reasons contributing it:

- Online media, diverting the investors. Only showing positive sides of market and room for growth, interviewing investors instead of analysts who could put unbiased view towards condition of market.
- Different share investors groups and forums were created for influencing the market to fulfill benefits of members of group. They created various propaganda and protest to ultimately forcefully increase the market but failed significantly. No, one spoke a word of development when market reached all-time high but when it started to fall, they started challenging related agencies for broker commission, broker license to bank.



➤ Online Media and Share Investor Group (worse than political parties) were the major threats for market. Not putting ban on them was where regulatory body failed.

Present situation

Did profit from Loan Portfolio of BFIs increase compared to previous fiscal year or previous corresponding quarter? Although their profit increased, did their EPS or dividend yield increase? Was there any significant macro-economic reform or growth?

Then how did index reach over 3200 mark?

➤ Due to covid when majority of business, import and capital formation activities were on hold, people were idle with supply of loanable funds searching area for investment. It resulted rise in liquidity with share investment turning out to be easiest sector to channelize the funds.

➤ Frequent flow of IPO, attracted huge number of new infant investors.

They saw scope of earning good return from IPO without any sort of risk involved. After earning few thousands in IPO, they expected similar easy way of making money in secondary market. They entered secondary market on hearsay basis from their friends and social media (Online news, YouTube, tiktok). Their entrance created a demand in share market as well as opportunity from old traders to manipulate them.



➤ Entry of Nagrik stock dealer as well as other mutual funds creating demand for shares.

➤ Introduction of Remote Work Station of share brokers outside valley, attracting large number of new investors.

Major reason for fall of index:

➤ Profit booking by majority of old investors who were holding their investment for years when market was in sideways.

➤ Resumption of business and economy as whole creating fall in

liquidity and rise of interest rate.

Current scenario and future prospects:

Currently the index is in downward trend falling from 3200 to 1900 mark in very short span of time but when we see its journey from where it started to rise (1100) with around 190% percent growth, has the market fallen so significantly for investors to panic? We all know that share market is subjected to financial risk and the reward in the form of capital gain and dividend we get is compensation we get for bearing that risk. If earning money with share market was so easy then who would do business?

Market is basically a competitive interaction between buyer and seller. Both the parties feel their decision is best. But sad reality is that only one party can win for that particular point of time, but the losing party needs to learn from that experience and act wisely in next interaction.

With the rising interest on fixed deposit and various other factors, the index may fall further but one needs to understand to take opportunity from that fall.

If the price of the script has fallen

significantly, one can buy same script at decreased price to lower your average purchase price altogether.

With changing factors and changing investor's sentiment, the market may exceed 3200 points soon in future but regulatory body must play following role:

➤ Put a ban on company with below average rating from issuing IPO. (IPO holders may generate initial capital gain from such companies but ultimately in long run such companies create a distress in market)

➤ Regulatory body should take strict action against share laganikarta sanghs, online media and individual so-called analysts who influence others to invest in market by only showing positive sides of it.



➤ Launch campaigns for capital market training all over country by assigning qualified professional to increase market reach, awareness of risk and benefits of capital market for general public.

Time Management Matrix



The idea of time management matrix was introduced by American keynote speaker Stephen Covey, author of “The Seven Habits of Highly Effective People”. The primary objective of this matrix is to help you formulate a framework that prioritizes important and urgent daily tasks and weeds out the irrelevant activities so that you can manage your time more efficiently. Divided into 4 types, let us now understand each division of the matrix in-detail.

Four Type of Time Management Matrix

As you know, Covey’s matrix has four different quadrants that enable you to prioritize tasks in conjunction with their weight, value, and urgency. All four types have been designed to assign the set of activities in accordance with their importance and degree of urgency. To have a clearer understanding of the time management matrix, let us have a look at the quadrants below.

	URGENT	NOT-URGENT
IMPORTANT	Type I Crises Pressing Problems Projects that are deadline-driven Emergencies Last-minute Preparations	Type II Planning Preparing Training Exercise, Health, and Recreation
NOT IMPORTANT	Type III Interruptions Meetings Small Talks	Type IV Trivia Surfing the Internet Without Purpose Watching TV for Hours

Focusing on Type II

Focusing on Type II activities helps your life have vision, perspective, discipline, control, & achievement. It also helps it to be more balanced and fulfilling, with fewer crises and stress. Finding extra time for Type II requires that you take time from Type III and Type IV. This list provides tips and techniques to help you shift from Type III and Type IV to Type II:

- ▶ Assess whether you are addicted to urgency by scrutinizing your activities to determine which are unavoidable and which are self-inflicted
- ▶ Distinguish what is important from what is not by determining if the urgent activity contributes to an important objective
- ▶ Say “no” to people who bring you Type III activities and to circumstances that attempt to impose these situations on you
- ▶ Convert Type IV activities into Type II by spending an appropriate amount of time on non-urgent activities that relax, refresh, or improve you in some way: exercise, participate in a sport, read an interesting book, etc.

- ▶ Identify what is causing you to spend too much time in Type I, III, and IV, and eliminate or reduce those activities or demands
- ▶ When others give you tasks that will take away from Type II activities, determine if you can do them later by asking the importance and immediacy of the tasks
- ▶ Use a planning system to help you maintain your course toward personal and professional effectiveness
- ▶ Schedule Type II time as you plan your weeks, and honor your commitment to that time
- ▶ Ask yourself, “Do I really have to do this task at all?” “What would happen if I didn't do it?” Who else can do it instead of me?
- ▶ “What effect will it have on my Emotional Bank Account with others if I drop, postpone, or delegate it?”



By Mr. Chhitij Ratna Tuladhar
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Look Back at Some of Our Training Events



The Josh Project - Kumari Bank Ltd

This was the third follow-up session for "The Josh Project," a training program given to Kumari Bank Ltd. by Mr. Kishlaya Jha, CEO/Director - Training, KFA, with the goal of fostering teamwork, creating synergy, and reviving and rejuvenating the participants.

This follow-up session is planned to evaluate results from earlier training.



KFA has trained over 10,000 participants from diverse professional and academic backgrounds.

Just Sales- NMB Bank

This was the first follow-up session in Janakpur for "Just Sales," a course aimed at refining and developing participants' abilities in sales procedures.



Follow-up meetings, in our opinion, are crucial for consolidating knowledge, answering queries and concerns, tracking development, receiving feedback, fostering continual improvement, and maintaining motivation and engagement.

Career Fair Announcement & Student's Engagement

Career Fair 2023



Since 2010, KFA's student have been placed in various reputed companies inside and outside the country. We have a well laid-out systematic process of meeting student's career aspirations and corporate expectations.

KFA is excited to announce that we will be organizing another career fair for our students and alumni in mid-June 2023. This event will provide an opportunity for students to explore different career paths and network with potential employers.

Pre Session Orientation

Pre Session Orientation session was organized for MBA 2nd, 3rd and 4th Semester Students, to properly guide them for upcoming semester, subjects, updates on faculty profile, their experience and background.



MBA 2nd semester students were guided on research-orientated subject matters, 3rd-semester students on internships, and 4th-semester students on GRE. Students were also reinforced on Academic SOP such as Attendance system, Internal Marks, Semester fees, and Official communication channels.

Menu Preparation for Faculty Meeting



Our BHM students showcased their skills by preparing a delicious breakfast for faculties during the faculty meeting. Students prepared varieties of foods such as Italian Bruschetta, Mushroom Vol au Vent, Ham and Cheese Sandwich, Egg and Cress Sandwich, Omelette, Veg sandwich, Carrot muffins, and cookies. Altogether, the faculty meeting was a great success and the students were able to practice and improve their hospitality skills.

Closing of KFA's Management Development Program (MDP)



On April 6, 2023, the Management Development Program (MDP) came to an end, marking the conclusion of a challenging and rewarding journey for the participants. This program has helped them with the necessary skills and knowledge to enhance their managerial competencies and lead their organizations to success.



A cocktail dinner was organized as a closing ceremony to mark the successful conclusion of the MDP. The closing ceremony was a great way to honor the effort and commitment of everyone involved. Our next MDP session starts from 4th May, 2023.

Our Plantation Journey



Did you know?

Aloevera speeds wound healing by improving blood circulation through the area. Aloe vera products have been clinically proven to increase white blood cell count, strengthening the immune system.





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