

REAL ESTATE FINANCE FOR NON FINANCE (REF 101)

DATE: 19th JUNE 2018

The current real estate industry is dynamic and growth-oriented, ably aided by the new policies and regulatory developments. Business decisions are closely linked to profitability and compliance with these regulations. Real Estate professionals at various levels need to have a good understanding of both these aspects.

While the financial aspects form the bottom line of all businesses, most often many professionals from non-finance backgrounds are challenged to understand basic concepts and terminologies. This basic level course is specifically designed to introduce foundational concepts in real estate finance which will enable the attendees make better and stronger decisions and encourage collaborative efforts across the organisation.

The program is the first of a three part program series offered by REMI for Real Estate Finance and Feasibility.

REAL ESTATE FINANCE FOR NON REAL ESTATE PROFESSIONALS - REFF 101	
Session 1	<p>Induction and Introduction</p> <p>Basic Financial Terms and Concepts</p>
Session 2	<p>Basics of Finance</p> <ol style="list-style-type: none"> 1. Accounting methods 2. Financial Statements 3. a) Balance Sheets b) Profit and Loss Statements c) Cash Flows
Session 3	<p>Balance Sheet of a Real Estate Company in India</p> <ol style="list-style-type: none"> 1. IND AS 2. Revenue recognition methods (POCM)

Session 4	<p>Key Ratios and Investment Terminologies</p> <ol style="list-style-type: none"> 1. Key Ratios <ol style="list-style-type: none"> a. Leverage ratios, DSCR, Interest coverage ratios 2. Investment Terminologies <ol style="list-style-type: none"> a. Interest, Time Value of Money (PV, FV), b. NPV, IRR, Payback period, Investment multiple
Session 5	<p>Real Estate Funding</p> <ol style="list-style-type: none"> 1. Sources of funding 2. Type of structures 3. Financial instruments
Session 6	<p>Financial Modelling Workshop</p> <ol style="list-style-type: none"> 1. Basics of financial modelling using excel sheet 2. Preparation of cash flows
Session 7	<p>Valuation of Real Estate Assets</p>
	<p>Exam and Assessment</p>

ELIGIBILITY:

1. Non Finance professionals in the real estate sector who want to understand the basics of finance.
2. Students with an interest in real estate finance (Management, commerce, economics background) wanting to make careers in real estate.
3. Business development / Land acquisition professionals working with developers who are good with real estate matters, but struggle with finance.
4. An option can be given to the students to enrol for this course along with only the Part 2 in Course-II. (Sessions only on project feasibility). This customised course thus will be Real Estate Finance Basics and Project feasibility.

PROGRAM DIRECTORS:

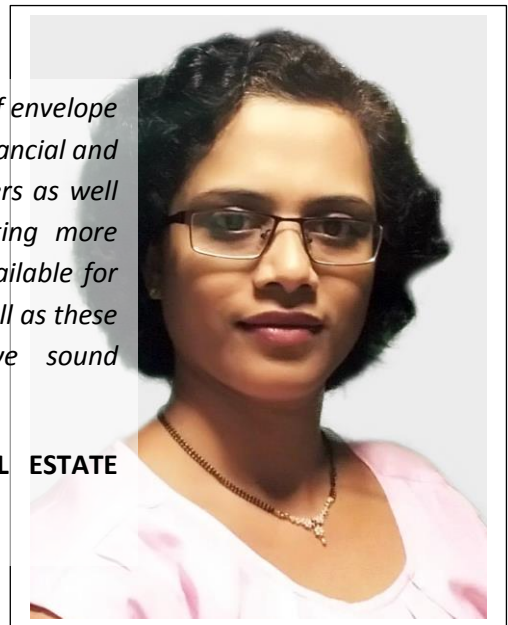


“The dynamic real estate business demands a holistic perspective at different levels. While traditionally the real estate industry had been bifurcated in silos led by specialists, in the new regime a sound basic financial understanding of real estate finance has almost become mandatory across job roles. This has thrown up a huge requirement for professionals who understand the foundational concepts and have clarity on the various financial components of the business. For those more entrenched in the business, there is a requirement to understand Financial Feasibility and Fundraising. To meet this requirement, REMI has launched a 3-part Real Estate Finance Certification series that offers participants the foundational knowledge required and an in-depth understanding of advanced real estate finance concepts. The program has been designed to clarify, inform and empower those individuals who would like to take advantage of the emerging opportunities for growth.”

SHUBIKA BILKHA – DIRECTOR, THE REAL ESTATE MANAGEMENT INSTITUTE REMI

“With the changing environment, gone are the days of ‘back of envelope calculations for investing in real estate. Project feasibility in financial and qualitative ways has become a detailed exercise for developers as well as financial institutions. As the real estate sector is getting more organized and transparent, a lot of financial avenues are available for the developers for funding their projects. The developers as well as these financial institutions need the professionals who have sound understanding of finance as well as real estate practices.”

SHARVARI KULKARNI – PROGRAM DIRECTOR, THE REAL ESTATE MANAGEMENT INSTITUTE REMI



THE REAL ESTATE MANAGEMENT INSTITUTE - REMI



The Real Estate Management Institute – REMI is a leading institute in Mumbai and Ahmedabad established in September 2015, with a vision to **'Skill India to Build India'** to contribute to industry development through training programs and facilitate individual careers, as well as enhance leadership for existing real estate professionals.

REMI currently provides certification programs, executive courses and customized training workshops specially designed for the real estate industry. REMI's programs are delivered by REMI's certified faculty, renowned industry experts and thought leaders.

REMI offers an international curriculum that trains students and professionals in global best practices through its collaboration with **The Institute of Real Estate Management (IREM®), USA and The Project Management Institute (PMI), Mumbai** at our centers in Mumbai and Ahmedabad. REMI is also the **Preferred Education Partner of CREDAI – MCHI and Knowledge Partner of Practicing Engineers Architects & Town Planners Association (PEATA)**. REMI offers programs in Gujarat through the **collaboration with Ganpat University**.

REMI is a pioneer in the field of real estate education in India having trained **2400+ People with over 320+ Corporate Associations, 180+ Affiliated Visiting Experts and 100% Internship and Placement** through a dedicated Career Development Center (CDC).

REMI has also recently received the **Lokmat Corporate Excellence Award for 'The Best Vocational Training Institute for Real Estate Management' (2015-16)** and the **Brands Academy Award for 'Emerging Institute of the Year for Real Estate Courses (Mumbai, 2015-16)'**

Our ability to curate industry-relevant programs with experts and thought leaders is our specialty. We currently offer **30+ programs for real estate**.

CORPORATE ASSOCIATIONS:

REMI has over 320+ Corporate Associations in real estate



REMI IN THE NEWS

METRO REALTY AND INTERIORS

BUILDING EXCELLENCE through Real Estate Management

REMI focuses on industry-oriented, hands-on educational programs, facilitated by certified industry experts and developed in line with the current requirements of the industry.

Rohan Bulchandani returned to India after completing his education at the Harvard Business School and the University of Pennsylvania, USA, when he realised there was a growing skill gap in the real estate industry. Fresh from his exposure to global educational practices, Rohan decided to fill this lacuna by adopting international level standards and practices, to provide high-quality educational services and solutions. This was born the Real Estate

Management Institute (REMI) in Mumbai, in collaboration with IREM®- The Institute of Real Estate Management, USA. As Shubika Bilkha, the Business Head of REMI, points out, "REMI has been established with the vision to 'Skill India to Build India' and to foster industry development by equipping students and professionals with the requisite skills needed to build a sustainable career in the real estate sector." With this aim in mind, REMI focuses on industry-oriented, hands-on educational programs, facilitated by certified industry



Hiren Dubal, alumnus of REMI

experts and developed in line with the current requirements of the industry. Today, REMI has two major facilities in Mumbai and Thane. Both facilities boast of the setup that includes well-lit lecture rooms, computer facilities in every classroom, LCDs, 24 hour internet connectivity, a well-stocked cafeteria, a library and air-conditioning throughout. **Avenues for Growth** Recognising the pressing need to be financially independent while getting valuable industry exposure at a young age, REMI has launched

a revolutionary 'Earn While You Learn Program', offering students paid internships with one of REMI's corporate partners, while they are still enrolled at the institute. To further encourage deserving candidates, REMI offers 2 full scholarships and an additional 10-12 partial scholarships each quarter, on both a need and merit basis.

Placement Opportunities Through its corporate alliances and dedicated 'Placement cell', REMI provides hands-on training modules with internship and placement assistance to all its students.

REMI is associated with many top corporations, which enables them to provide valuable placement and other learning opportunities to their students. Some of their partners include Shapoorji Pallonji, Godrej Properties, Kalpataru, DSB Mudra Group, Puranik, Propcom, Space India, Jagdale Group, Kanakia Group, Smart Realities, Coldwell Banker, Rodessa Realty and more.

Hiren Dubal, an alumnus of REMI and current Associate Manager at Indiabulls Distribution, says, "It was a great learning experience at REMI. The institute gave me the opportunity to work at Indiabulls Distribution, which has been a wonderful platform



COURSES REMI offers a variety of programs including: Real Estate Business Management, Real Estate Marketing & Sales, Real Estate Office Management. In addition, REMI also offers a variety of intensive programs and workshops on various subjects to cater to the needs of students and professionals who wish to enhance their corporate real estate education.

to kick-start your career in the real estate sector." According to Indiabulls Distribution, REMI is a platform which enables students to boost their real estate career, while providing skilled and knowledgeable human resources to the industry.

enhancing management skills for superior performance.

Annet REMI is promoted by The Annet Group - a global leader that provides technology, business management, consulting and education solutions to the real estate industry. The Group has served more than 300 real estate companies worldwide, and employs over 500 individuals across its offices in USA, UK, UAE and India.

Prrop "REMI is a one-stop shop which provides human resources who have the knowledge, skills and the attitude essential to excel in the real estate industry." - Senior Manager (Human Resources), Prrop.com

For more information on the institute, visit www.remi.edu.in



INDIA TODAY

India Today spoke with **Shubika Bilkha, Business Head of Real Estate Management Institute (REMI)**, to understand the current employment scope in real estate and the skills required to make it big.

“The real estate industry in India is slated to be a 180 billion USD opportunity by 2020.”

- Shubika Bilkha, Business Head, Real Estate Management Institute (REMI)

What is the scope of real estate management education?
 Shubika Bilkha: The real estate industry in India is slated to be a 180 billion USD opportunity by 2020 (Ibef August 2015 report).

What are the problems being faced by real estate?
 SB: The real estate sector in India has typically been unorganised, fragmented and lacking in fundamental best practices.

The government's impetus to boost urban development and meet the 'Housing for All' agenda, together with the forthcoming implementation of RERA (Real Estate and Development Act 2016) which increases the need for transparency and accountability on the part of builders or developers, while regulating the process of marketing or sale of properties, has heightened the need for skilled professionals across job functions in the sector.

The growing population, overall economic growth of the country, rising income levels and increased foreign investment has led to a heightened need for improved infrastructure across urban, semi-urban and rural India.

This increased demand for real estate, together with increased regulatory vigilance, is leading to an unprecedented manpower requirement in the space.

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 LIVE WEBINAR
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ABOUT THE SPEAKER:
 Shubika Bilkha is responsible for leading REMI's overall strategic growth and operations management. She is an alumni of Mount Holyoke College, USA; an Associate Member of the Chartered Securities Institute (CSI) in the UK; and is presently completing her Executive Program in Management at the Columbia Business School, USA. In addition, Shubika manages partnerships with various industry bodies and corporates within India and globally, at present these include Institute of Real Estate Management, USA (IREM®) and MCHI-CREDAI. An entrepreneur by background, she has founded two previous companies, as well as provided advisory services to a number of real estate, retail and technology companies.

SPEAKER:
 Shubika Bilkha, Business Head, REMI

WHEN?
 Date : 22nd Sept, 2017


REMI HIGHLIGHTS:

Since its inception in September 2015, REMI has established itself as one of the fastest growing brands in real estate education in India.

OUR COLLABORATIONS:



REMI OVERVIEW:

 Trained 2400+ People in 2 years	 320 Corporate Associations	 180+ Affiliated Visiting Experts	 Offers 30+ Real Estate Programs	 100% Placement
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STUDENT LIFE



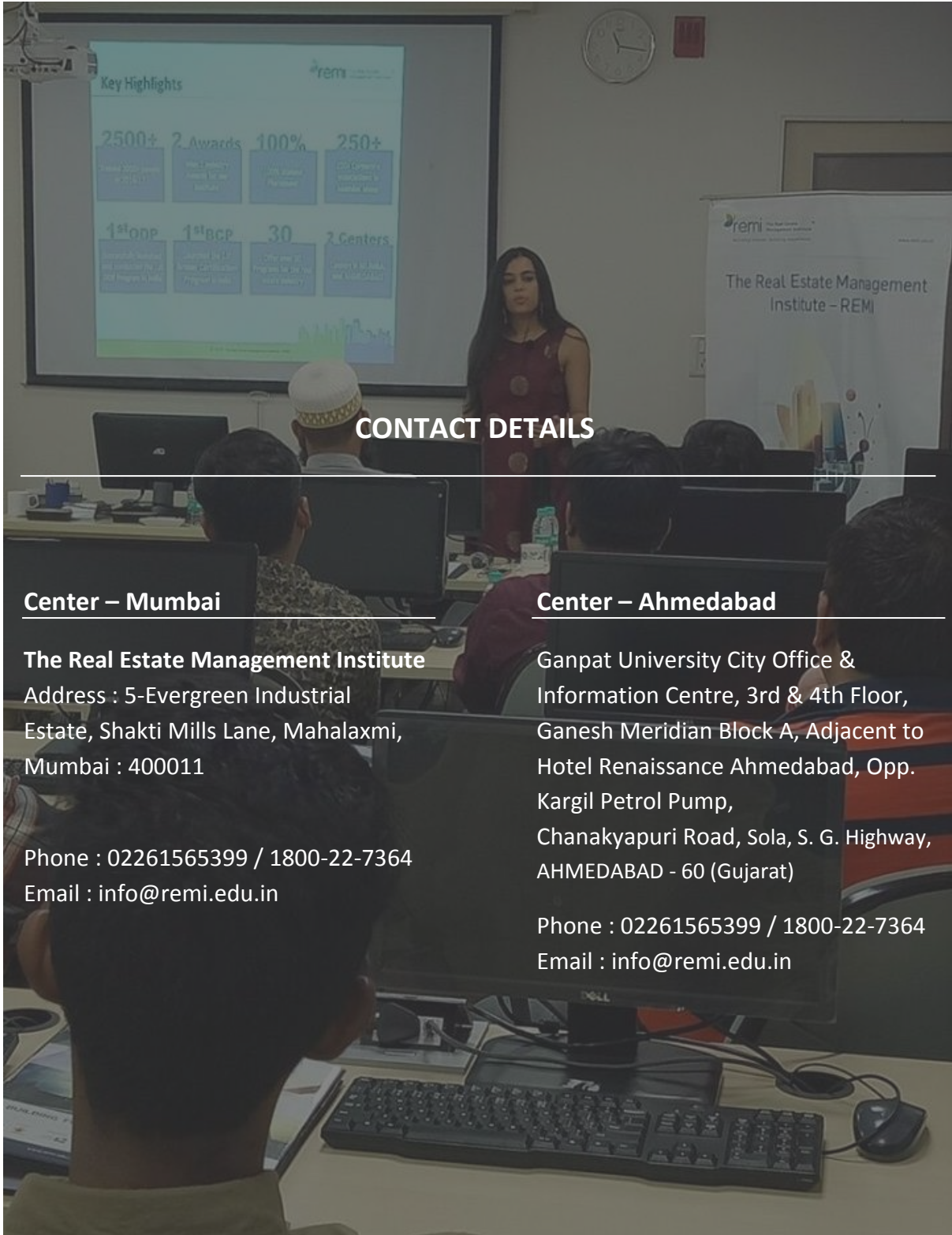
"We are more than honored to pen down this testimony and write this as alums of REMI. REMI has been an immense part of our success in our debut in real estate sector, giving us an in-depth knowledge with their highly qualified professionals and practical approach by external faculty.

Apart from education, REMI has also taught us the professionalism required in this sector. REMI also gave us placement opportunities. Not only giving a placement at a renowned firm but also giving us an edge and upper hand which has resulted in a successful tenure at the firm and because of our excellent performance, we have been given the opportunity to represent our firm at a global level at the Dubai property expo-Sumansa. Over the last six months our lives have taken a turn and the axis point is REMI."



DHAVAL, CHINMAY and SIDDHARTH (BMF Batch 2018)





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