

COOPERATIVE EDUCATION REPORT:

Generating Impact through Investment at One to Watch

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Academic Year: 2020-2024

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ABSTRACT

This Cooperative report entitled "Generating Impact through Investment at One to Watch" Incorporates details on the Investment management company, One to Watch. One to Watch is an investment management and Business Development Service provider based in The

Netherlands and Nepal. OTW works with small and medium-sized companies (SMEs) that create

impact as well as generate profits.

This cooperative education report contains the working experience of different tasks

carried out as an investment management intern at One to Watch. The main objectives of the study

include: (1) To provide exposure to the practical working environment, thereby gaining ideas about

the disparity between textbook knowledge and real-life practices and also the reconciliation point

of them both. (2) To gain in-depth knowledge of specific impact investment strategies. (3) To

know the workings of an investment management company.

Working as an intern One to Watch I was part of the Investment department, where I

assisted in managing investment funds and overseeing project development. Detailed information

about the company and all the duties and responsibilities assigned during the cooperative education

are explained in detail in this study. Furthermore, problems faced and recommendations for the

problems are mentioned in this report.

Keywords: Impact Investment, Investment Management, SMEs

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The four-month Co-op courses I did would not have been possible without the assistance of several individuals and organizations who contributed to making this internship a success.

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I would like to express my sincere appreciation to my job supervisor, Mr. Biswa Giri for his continual guidance and assistance throughout the term. I'd also like to express my gratitude to all of the team at One to Watch, as well as all of my coworkers, for their assistance in making my internship experience as fruitful as possible.

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List of ACRONYMS

BBA: Bachelor in Business Administration

SMEs –Small and Medium Enterprises

SWOT – Strength, Weakness, Opportunity, and Threat

OTW – One to Watch

PE: Private Equity

VC: Venture Capital

M&A: Mergers and Acquisitions

CHAPTER 1: INTRODUCTION

1. Company Profile



Figure 1 Company Logo

One to Watch is an investment management and Business Development Service provider based in The Netherlands and Nepal. OTW works with small and medium-sized companies that create impact as well as generate profits. OTW started investing with private investors from the Netherlands by offering high-impact investment deals in Nepal. One to Watch does not only provide capital investments to companies but also plays an instrumental role in governance and supports business development services. One to Watch aims to close the "missing middle" finance and business support gap for entrepreneurs as a means of promoting socioeconomic development in Nepal. One to watch is trying to support and invest in the next generation of entrepreneurs who are leading commercially viable and impactful businesses that are actively solving problems and creating jobs in local communities.

1.1. Mission of the Company



Figure 2: Mission of the company

The main mission of the company is to support the next generation of entrepreneurs, empowering them to achieve sustainable growth, create positive social and environmental impact, and drive inclusive economic development in Nepal.

1.2. Vision of the Company

The main vision of the company is to be an impact investor and provide business development services to businesses to create positive social and economic change in the community.

1.3. Strategies of the Company

One to Watch uses various strategies, OTW works with small and medium-sized companies that create impact as well as profits. They mainly invest in companies in Nepal with high growth potential and in entrepreneurs who take on leadership positions in society. The strategy of the company.

Customized business development services: Offer customized business development services, linkages, and mentorship to address weaknesses in businesses and support them.

Focus on SMEs: Invest in commercially viable and impactful businesses led by entrepreneurs who are solving local problems and creating jobs.

Closing the "missing middle" gap: Provide financial and business support to address the financing gap faced by SMEs in frontier economies.

Impact investing: Invest in businesses that generate positive social and environmental impact alongside financial returns.

2. Organizational Structure

One to Watch consists of a unique and diverse set of professionals. The organizational structure is as follows:

2.1. Diagram of organizational structure

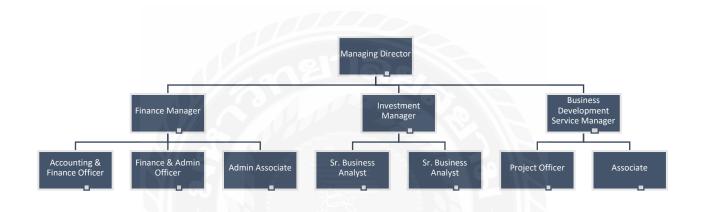


Figure 3: Diagram of organizational structure

2.2. Job position

During my Co-op Studies, I worked as an intern in the 'Investment management' department from February 1st, 2024 to May 31st, 2024. For my internship, I had the opportunity to work at One to Watch, located in Sanepa, Lalitpur. I applied for this position because I felt that this is the department in which I could bring the most value. Also, the job responsibilities seemed diverse with more exposure and broader experience, so I opted for this department.

2.3. Job Position in the company's organizational structure

The key departments of this company are the Finance, Investment, and Business Development Service department. The finance department is responsible for managing finance and administrative work. The business development service department is responsible for providing Business development services and the investment department is responsible for managing the funds. I'm part of the Investment department, where I assist in managing investment funds and overseeing project development. I'm currently actively involved in three of these projects, contributing to their growth and success.

3. Intention and motivation to choose the company

My motivation for joining One to Watch was twofold. Firstly, One to Watch's focus on impact investing and supporting SMEs was very appealing to me. I have always wanted to work in an investment company and know their business model because it has always fascinated me.

Secondly, gaining practical experience in the field of finance and investment would be a great opportunity as I am a finance student. The potential for professional growth, diverse project exposure, and a company culture aligned well with what I was looking for.

4. Strategic Analysis of the Company (SWOT analysis)

Strength	Weakness
----------	----------

Nepal's investment landscape is Focus on impact investing becoming increasingly competitive Experienced team Geographic Reach Unique accelerator program, impact accelerator program provides valuable resources and support Strong track record with Euro 10 million+ portfolio **Threats Opportunity** Political and economic instability Growing impact investing market Regulatory changes in the financial Technological advancements sector Collaborating with other investment Exit strategy challenges: The lack of a well-developed exit ecosystem in Nepal Greater Asset Under Management

Figure 4: Swot Analysis

5. The objective of this cooperative study

The main objective of this co-op study is to enhance my career prospects, develop personal and professional relations, and become more professional. I joined my internship to gain experience and diversify my knowledge in the field of finance and investment. Furthermore, it helps me inculcate professional etiquette and develop a broader personal relation network, which is very important to succeed in today's world.

Some of the objectives of my Cooperative education program are as follows:

- To provide exposure to the practical working environment, thereby gaining ideas about the disparity between textbook knowledge and real-life practices and also the reconciliation points of them both.
- To gain in-depth knowledge of specific impact investment strategies.
- To know the workings of an investment management company.



CHAPTER 2: CO-OP STUDY ACTIVITIES

1. Job Description

• Job position: Management Intern

Worksite: Sanepa, LalitpurInternship duration: 16 weeks

• Internship dates: 1st February 2024 - 24th May 2024

I worked in One to Watch an investment management company for 16 weeks from February 1st, 2024 to May 24th, 2024. At One to Watch, I was working as an investment management intern. During the internship, I was mainly involved in 3 projects for the company. The three projects I worked on were the Suryabinayak BUILD Project, the Returnee Migrants Project (PRO 2), and ORE Bangladesh. These projects were impact investment projects. However, I was not only limited to these projects but also was involved in other responsibilities and duties as assigned by my supervisor.

The brief descriptions of projects that I was involved in:

- Suryabinayak BUILD Project This project provided business development support to 20
 Growth-oriented SMES to catalyze their growth. The support was provided through master
 classes and customized business development support. This program was implemented by
 One to Watch in collaboration with Suryabinayak Municipality.
- PRO2 The Pilot Project was launched in August 2023 and was supported by PRO2, a
 Dutch NGO dedicated to aiding returnee migrant workers in Nepal. One to Watch designed
 and implemented the project, contributing expertise, resources, and support, leading the
 project, while PRO2 provided strategic guidance and financial backing. Together, they
 strived to create jobs in Nepal, addressing challenges for returnee migrants, promoting
 local employability, and fostering sustainable livelihoods.
- ORE Bangladesh This project's primary focus was to invest in solar companies. Also, currently conducting investment opportunities in Bangladesh in the following two prospective solar C&I Energy Service Companies (ESCOs).

2. Job Responsibilities and Work Duties

I had various work and responsibilities during the time I worked there. Here is a list of my duties and responsibilities as an intern at One to Watch.

Project Management and Support:

- I was actively involved in participating in master classes that were provided to SMEs by our company and also went to meetings with different companies and people.
- I also went for assets verification of different companies in which we gave the funds.
- Helped my coworkers and supervisors with website design, content creation, and financial analysis tasks.
- I also helped to prepare comprehensive project reports, including completion reports and asset verification reports, and ensured project documentation was done and completed on time.
- I helped organize a successful closing event for a big project, PROJECT BUILD, This project provided business development support to 20 Growth-oriented SMES to catalyze their growth. This included sending invites, supporting my supervisor and my coworkers, and making sure everything ran smoothly.

Business development support to SMEs

- I helped to make presentations for SMEs
- I assisted in researching and even helped write loan proposals for banks to convince them to lend money.

Technical tasks:

- I used Microsoft Excel, and other Microsoft tools for data analysis and presentations, contributing to improved project communication and decision-making.
- I also developed presentations by crafting engaging presentations for internal and external audiences, such as SMEs.
- I also effectively managed business contacts through data entry and report generation.

Marketing Contributions:

- I also helped to create content for our websites to enhance our digital presence.
- Wrote various captions to engage an audience and let them know about the ongoing events on social media platforms such as LinkedIn, Twitter, etc.
- Also, developed created videos, and edited videos about the projects to post on different platforms.

Financial Analysis:

- Gained valuable knowledge of financial modeling and valuation techniques through practical application.
- Analyzed financial statements and created graphs to gain deeper insights into financial performance.
- Gained valuable insights into company valuation processes, broadening understanding of financial analysis.

Research:

- Conducted in-depth research on diverse topics like nuclear power, carbon trading practices, and ESOP allocation, showcasing intellectual curiosity and a thirst for knowledge.
- Conducted research on startup loan laws and financial regulations like FITTA, demonstrating initiative and commitment to learning.

Assisted supervisor with various other tasks:

- Assisted supervisors regarding various tasks and completed the assigned tasks on time.
- I assisted with various tasks to keep projects on track, from data collection to reports.

3. Activities in coordinating with co-workers.

During my internship at One to Watch, I had the great opportunity to work collaboratively across various departments with many different people. The workplace was very dynamic and every department was interconnected with each other. So, I got the chance to work and collaborate with co-workers to complete my tasks.

Not only with other departments, I also had to actively work with people within my department, I actively collaborated with colleagues to research potential companies and events that could be relevant to our work. This involved exchanging ideas, sharing industry knowledge, and utilizing various online resources to identify promising opportunities.

Furthermore, I participated in engaging brainstorming sessions with my supervisor and also with my co-workers. This collaborative approach allowed me to explore diverse perspectives and ultimately generate impactful ideas that contributed to the success of our department.

To ensure efficient project execution, I understood that it is very eessential to coordinate with co-workers. Communicating and understanding between each other is very important during work. By working collaboratively, we were able to streamline our workflow and achieve our objectives effectively.

I maintained regular communication with my team members, ensuring everyone was informed of updates, progress reports, and any potential challenges that I encountered during my task. This open communication facilitated transparency, built trust, and allowed for swift problem-solving.

I also contributed by assisting in organizing documentation and data keeping in Excel. This involved attention to detail, ensuring all relevant information about projects, partnerships, and events was accurately documented and readily accessible.

Additionally, I assisted my supervisors in carrying out the tasks effectively. I also contributed to some important tasks and did all the tasks they assigned me on time so that they could focus on their core responsibilities. I also provided logistical support to my co-workers and supervisor during the time of events.

Furthermore, I have gained a lot of valuable experience during the time I spent on One to Watch which will help me throughout my life. I gained knowledge on how to manage projects and mainly the value of teamwork in the workplace. From working in this company, I have now gained a deep understanding of the importance of collaboration, teamwork, and proper communication.

4. Job Process Diagram

and objectives from the supervisor Support project implementation Participate in training opportunities and events. Prepare reports and presentation as required Gain knowledge and complete responsibilities assigned by supervisor

Receive project details

Figure 5: Job Process Diagram

5. Contribution as a CO-OP student in the company

My internship placement at this company provided me with many opportunities to contribute in different areas.

I also took part in writing content for the company's website. This meant creating interesting and informative pieces that would help promote the project as well as give an idea of what it is all about.

Throughout my time here, I have been determined to learn and involve myself fully in the tasks given to me. I made sure I always gave correct and reliable information while also asking for help whenever necessary from seniors within my department; thereby showing commitment towards excellence which greatly impacted the overall organization's success.

In addition, I have actively joined other programs and training sessions representing One to Watch.

Furthermore, some of the things that I did during my CO-OP Internship were doing research, having contacts with clients, participating in programs as well and supporting projects. My duties also involved verifying details; facilitating the implementation of projects or creating content for reports, and presentations depending on what was needed at that particular time.

During my internship program, I have worked on various tasks, making some significant contributions. I was able to add my creativity and skills to any work I was involved in.

CHAPTER 3: LEARNING PROCESS

1. Problems/issues of the company

During my 4 month internship at One to Watch, I got an opportunity to explore different horizons of the company. The professional environment of the company was also a new experience for me. However, despite all these, I saw a few challenges.

Firstly, there was low penetration of technology in the work process, this company heavily relies on MS Excel for most of its things.

Secondly, the working environment and the open office layout sometimes posed distractions as anyone could approach and interrupt while being engaged in important tasks. This occasionally affected concentration and workflow.

Lastly, the varied proportion of work tasks for interns. Sometimes the work task would be relatively simple and less time-consuming, allowing me to have spare and unproductive time, while other times the task would be quite stressful and difficult, requiring us to commit all our time at once.

2. How to solve the problem

To solve these problems in the company. For the technology, they can start adopting new technology like Python & Panda. Also, they can separate the working space so that everyone can concentrate on their work properly. Lastly, they can give interns a work timeline. Experts say that there are numerous benefits of the work timeline. One of the major benefits is the equal task division that ensures a balanced workflow. Other benefits include proper time management and improved motivation.

3. Recommendation to the company

The company is doing quite well and the experience of working in this company was great. The recommendation that I would give to the company would be to incorporate new technology and

test its practicality. Adopting new technology is always good as long as it can be used properly. For example, this company heavily relies on MS Excel for most of its things.

Instead of this, the company opted for alternatives and more advanced programming languages like Python. Financial data analysis is crucial for making informed investment decisions, but traditional tools like Microsoft Excel can introduce errors that have significant consequences. A single misplaced comma or a seemingly insignificant cell formatting issue can have a ripple effect, distorting calculations and leading to flawed financial models. Python, a powerful program language, provides a compelling choice to Excel for information evaluation. Unlike Excel, Python succeeds at automating jobs, specifically information collection. With a couple of lines of code, Python can straight essence information from internet sites together with data sources, getting rid of the requirement for hand-operated copy-pasting along with reducing the threat of human mistake. A prime instance of the possible risks of Excel originates from the 2012 occurrence including JP Morgan Chase a leading financial institution. A relatively small mistake in an Excel spreadsheet added to a shocking \$2 billion loss. In conclusion, while Excel offers a familiar and user-friendly interface, its limitations become apparent when dealing with complex financial data analysis. Therefore, I recommend the company incorporate new technologies.

Furthermore, the working environment and the open office layout sometimes posed distractions as anyone could approach and interrupt while I was engaged in important tasks. This occasionally affects concentration and workflow. For this, they can separate the working space so that everyone can concentrate on their work properly.

4. What you have learned during the Co-op studies

Throughout my Co-op internship at One to Watch I acquired a wide range of expertise and abilities that have dramatically improved my expert growth. Here's a summary of what I learned during this experience:

Technical Skills:

I obtained efficiency in using Excel plus a few of its sophisticated features.

Financial Modeling:

I found out how to build economic versions from the ground, prepare annual reports, as well as financial modeling, which are important abilities for financial evaluation and also decision-making.

Job Management:

I acquired functional experience in job administration by proactively adding to different tasks consisting of helping with job implementation and preparing detailed records.

Research Study together with Analysis:

Performing thorough research studies on varied subjects boosted my logical and research abilities.

Partnership and Teamwork:

Functioning very closely with associates throughout divisions instructed me on the value of partnership coupled with team effort in accomplishing business goals.

Adaptableness and Problem-Solving:

I have also developed adaptability and problem-solving skills by navigating challenges and finding solutions in a dynamic work environment.

Further, my Co-op internship at One to Watch supplied me with a detailed learning experience.

5. How you apply the knowledge from coursework to a real working situation

Many course concepts have helped me in my work at One to Watch as well as being more efficient while doing my work. Some of them are:

Research: Throughout my internship, I thoroughly used the research study abilities sharpened via coursework. This consisted of recognizing qualified resources crafting efficient search inquiries as well and seriously reviewing details. I dug much deeper into research and evaluation. This thorough method permitted me to give a well-supported understanding of the financial investment group.

Assortment of Data for Valuable Insights: My coursework highlighted the relevance of information collection and also evaluation. At One to Watch, I used this expertise by collecting monetary information, market fads, and also rival details. I utilized this information to construct spreadsheets together with graphs, enabling a clear visualization of crucial variables. By examining this information I could determine patterns along with fads that would not have been noticeable or else. These understandings verified the importance of making educated investment choices.

English Usage for the Profession: Effective interaction is important in any type of specialist setup. The writing, as well as interaction abilities created with coursework, were vital for the success of my internship at One to Watch. I could communicate clearly. Additionally, my capacity to tailor my interaction design to various target markets made certain that my message was well-received.

Making Use Of Microsoft Excel: The financial modeling abilities acquired with coursework specifically utilizing Microsoft Excel confirmed very useful. These abilities permitted me to add purposefully to the team at One to Watch.

Presentational Skills: I was able to provide clear helpful presentations. I could make a great presentation within a short amount of time. The presentations that I used to make during my classes came to become valuable for me.

Principles of management and project management: The fundamental expertise acquired in coursework was important. I could successfully handle my work, focus on jobs, and fulfill target dates in a given time. These abilities were vital for browsing the busy workplace at One to Watch.

By using the understanding obtained from coursework to real-world scenarios at One to Watch, I could work properly in this corporate environment.

6. Special skills and new knowledge you have learned from this Co-op studies

This internship has taught me a lot of things, and it has prepared me and given me more experience for larger future opportunities. It has also given me more opportunities. I had the opportunity to learn new technical skills and information in addition to applying theoretical knowledge and developing some soft skills. The following are some of the skills and knowledge that I have acquired.

Firstly, I gained technical skills which are essential as a finance student. Technical skills such as advanced Excel functions and formulas and applications such as VLOOKUP, INDEX MATCH, PivotTables, and data analysis tools for efficient data manipulation, analysis, and presentation.

Secondly, I learned some financial modeling skills that are essential for a finance student. Such as constructing financial models from scratch, including income statements, balance sheets, and cash flow statements

Beyond these skills, I also improved and developed soft skills including:

Time Management: I learned to effectively manage my time to meet deadlines and prioritize efficiently.

Professionalism: I gained valuable insights into professional conduct and workplace etiquette.

Communicating Skill: I needed to communicate with various people every day not only people of my age group but people of different age ranges. I understand that communicating is one of the essential skills that you can learn in life.

Overall, these are some of the special skills and knowledge that I have gained through the co-op experience.

CHAPTER 4: CONCLUSION

1. Summary of highlights of your Co-op Studies at this Company

Summary of highlights of Co-op Studies at One to Watch:

Project Management Experience: Actively contributed to various projects such as the Suryabinayak BUILD Program, Returnee Migrants Project (PRO 2), and ORE Bangladesh, gaining practical experience in project execution, documentation, and report preparation.

Research and Analysis: The main part of my work involved doing research and analysis. I conducted in-depth research on diverse topics and gained knowledge through this. This not only helped me to gain knowledge but also helped in contribute to informed decision-making processes within the organization.

Collaboration and Teamwork: Working in a team is quite difficult for people but in the workplace, we often have to collaborate and work with various people. I also had to do a lot of collaborative work and work with people of different and diverse age ranges, as well as diverse groups of people.

Skills Development: Working at this company has helped me to develop both my soft skill as well as hard skills. I have improved my time management skills, professionalism, and communication skills through daily interactions and tasks. This is one of the most valuable things I have gained through my internship.

Overall, the Co-op Studies experience at One to Watch provided a comprehensive learning journey, blending academic knowledge with practical skills and professional development, ultimately preparing for future career opportunities in the field of finance and investment management.

2. Your evaluation of the work experience

Since the beginning of my internship at One to Watch, I have witnessed significant progress in myself. Looking back to the time I joined I was unsure about the corporate world and how this

works. But now I think I have been more mature and gained valuable knowledge. Not only I have gained hard skills but also have a significant improvement in my soft skills.

Through my experience at this company, I have learned to value teamwork, effective communication, and efficient management, which have all enabled me to work effectively and efficiently. This opportunity has provided me with a strong foundation that is going to help me further boost my career. I am now able to multitask and complete the given work on time. I also have learned to work under pressure.

Another major aspect of value this internship has taught me is to constantly seek feedback and guidance. Feedback is essential in doing great work. Being too afraid to ask for guidance, clarification, and feedback can put you up for long and quality work. Always have an open mind to incorporate knowledge and ideas. I am more oriented towards seeking feedback in my professional work now that I have realized its importance in quality work.

More importantly, this journey has taught me worldly values which I consider to be far more important in life than technical skill sets. My experience of co-op study at One to Watch has been knowledgeable, memorable, and enriching. Most importantly I am very grateful for the experience and knowledge that I have gained through doing an internship in this company and look forward to leveraging these opportunities further in life.

3. Limitation of your Co-op studies

This Co-op study was very fruitful. However, there are a few limitations of the Co-op studies that I noticed. The limitations are as follows:

- The Co-op studies began with no guidance on the type of job we should pursue based on our career objectives. Such sessions would have been an additional benefit for us in forming a clearer picture regarding the work type and making the most out of the internship.
- There was a huge communication gap with the university at the time of my internship. I didn't know who to reach out to if I had any questions related to the co-op study. We just got the written form of what we needed to do and there were no Zoom calls arranged to flow this information.

4. Recommendation for co-op study

When it comes to co-op study, I have a few suggestions. The company should be more adaptive to the changing technology and the new and innovative ways that are used to save a lot of time and effort. As I have encountered while extracting data from various sources, this can be achieved through hiring a competent IT background employee who could assist all the other analysts. I would also like to recommend that co-op students be trained through a proper module that would ultimately benefit not just the company but also the student. The absence of a detailed outline of the work creates a lot of confusion in work and sometimes makes the student feel overwhelmed by the work.

However, another thing I found important is consistent check-ins with the students to see how they are doing during their internship period and also provide any support needed through these Checkins.

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Annex



Figure 6: Closing Ceremony of Project BUILD



Figure 7: Business Development Support to SMEs



Figure 8: Investment Management Department in office



Figure 9: Workplace



Figure 10: Project PRO2 session



Figure 11: Masterclasses for SMEs





Figure 12: Glimpse of videos made and edited

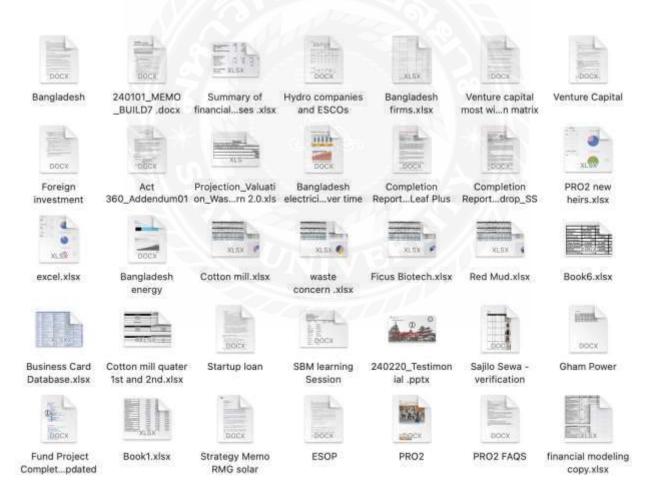


Figure 13: Snapshot of some works

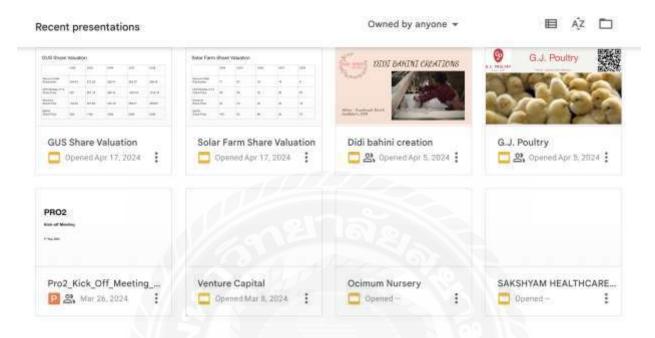


Figure 14: Snapshot of presentations prepared