



**COOPERATIVE EDUCATION REPORT
INTERNSHIP REPORT ON K.L. TOWER MULTICOMPLEX PVT. LTD.**

WRITTEN BY
SUSHANT SHRESTHA
STUDENT ID: 6408040062

**This Report is submitted in partial fulfillment of the requirements for Cooperative
Education Faculty of Business Administration, Academic Semester 2/2024
Siam University**


Project Title : Internship report on K.L. Tower multicomplex Pvt. Ltd.
Written By : Sushant Shrestha
Academic Advisor : Dr. Chutimavadee Thongjeen
Department : Bachelor of Business Administration (Finance and Investments)

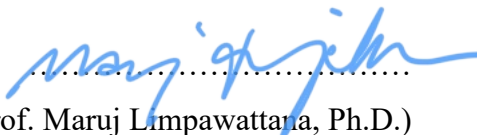
We have approved this cooperative report to partially fulfill the cooperative education program semester 2/2024

Oral Presentation Committee


.....
(Dr. Chutimavadee Thongjeen)
Academic Advisor


.....
(Mr. Dinesh Shrestha)
Job Supervisor,
Finance Manager


.....
(Mr. Raj Sankrit)
Cooperative Education Committee


.....
(Asst. Prof. Maruj Limpawattana, Ph.D.)
Assistant President and Director of Cooperative Education

Title : Internship report on K.L. Tower multicomplex Pvt. Ltd.
Credit : 5
By : Mr. Sushant Shrestha
Advisor : Dr. Chutimavadee Thongjeen
Degree : Bachelor of Business Administration
Major : Finance and Investments
Faculty : Business Administration
Semester : 2/2024

Abstract

This internship was undertaken as a partial requirement for the completion of the Bachelor of Business Administration (BBA) degree at Siam University, in collaboration with Kathmandu College of Management. The primary objective of this report is to provide a comprehensive account of the internship experience, which spanned 16 weeks, commencing on January 12, 2025. This cooperative education report details the practical work experience gained while serving as an executive intern.

The key objectives of this study are as follows: (1) to apply theoretical knowledge in a practical business environment, (2) to develop a deeper understanding of cost reduction strategies, and (3) to formulate effective investment goals and strategies. The primary responsibility as an intern was to analyze areas of high expenditure and identify potential investment opportunities that could contribute to increasing the company's profitability. This report thoroughly explains all tasks and responsibilities assigned during the cooperative education program. Additionally, challenges encountered during the internship were addressed through collaborative problem-solving with team members. Engaging in this rigorous work environment has enhanced my sense of responsibility and significantly improved my time management skills.

Keywords: *Cooperative education, Cost reduction strategies, Investment goals*

ACKNOWLEDGEMENT

I am profoundly grateful to Kathmandu College of Management and Siam University for providing me with this invaluable opportunity and K.L. Tower Multicomplex for firsthand experience in the business sector, particularly within the finance department. This internship has allowed me to bridge the gap between academic knowledge and practical application, enabling me to develop a deeper understanding of financial operations, investment strategies, and cost management. The exposure to real-world financial practices has been instrumental in refining my analytical skills, decision-making abilities, and professional competencies, which will undoubtedly contribute to my future career in the field of finance.

I would like to express my sincere appreciation to my supervisor, Mr. Dinesh Shrestha, for his unwavering support, expert guidance, and insightful mentorship throughout my internship. His encouragement and constructive feedback have been invaluable in enhancing my problem-solving skills and understanding of financial management. I am also thankful to my colleagues at K.L. Tower Multicomplex, whose collaboration and willingness to share their expertise have significantly enriched my learning experience. Their support has fostered a positive and engaging work environment, allowing me to adapt to corporate culture, improve my teamwork skills, and gain confidence in handling various financial tasks.

Furthermore, I would like to express my gratitude to Kathmandu College of Management and Siam University for their collaboration in facilitating this cooperative education experience. I am also thankful to my academic supervisor, Dr. Chutimavadee Thongjeen, and my KCM supervisor, Mr. Ritesh Thakur, for their invaluable guidance and steadfast support, which greatly contributed to my learning and professional growth during this internship.

Sushant Shrestha

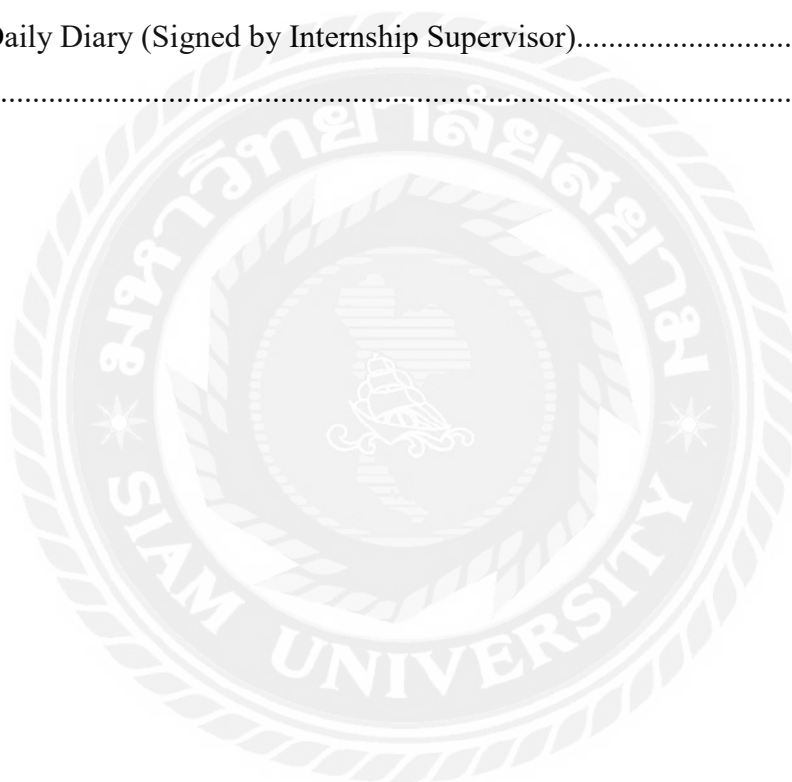
6408040062

TABLE OF CONTENTS

	Page
Abstract	3
Acknowledgement	4
Acronyms	7
Table of Figures	6
List of Table.....	9
Chapter 1: Introduction	10
1.1 Company Profile	10
1.1.1 Mission of the Company	10
1.1.2 Vision of the Company	10
1.1.3 Strategy of the Company	11
1.1.4 Copmany logo	11
1.2 Organizational Structure	12
1.2.1 Job Position	13
1.2.2 Job position in the Company's Organizational Structure.....	13
1.2.3 Intentions and Motivations to Choose this Company.....	13
1.3 Strategic Analysis of the Company (SWOT Analysis)	14
1.4 PESTEL Analysis	16
1.5 Objectives of this Cooperative Study.....	18
Chapter 2: Co-op Study Activities	19
2.1 Job Description.....	19
2.2 Department Description	19
2.3 Internship Responsibilities	19
2.4 Internship Contribution	20
2.5 Job Process Diagram	21
Chapter 3: Learning Process	22
3.1 Problems/Issues Faced by the Company	22
3.2 Solutions to the Problems.....	23
3.3 Recommendations to the Company	24
3.4 Learnings During the Internship Program.....	25
3.5 Co-related Theoretical and Practical Knowledge.....	26

TABLE OF CONTENTS (Cont.)

	Page
3.6 Skills Enhanced Throughout the Internship Program	27
Chapter 4: Conclusion	28
4.1 Summary of Internship Program	28
4.2 Evaluation of the Work Experience	29
4.3 Limitations of Co-op Studies	29
4.4 Recommendations for the Company	30
Appendices	33
Appendix 1: Daily Diary (Signed by Internship Supervisor)	33
References	42



ACRONYMS

BBA	: Bachelors of Business Administration
KCM	: Kathmandu College of Management
Co-Op	: Cooperative Education
F&B	: Food and Beverage
K.L.	: Kishan Lal
NEPSE	: Nepal Stock Exchange
SEO	: Search Engine Optimization



LIST OF FIGURES

	Page
Figure 1 Logo of K.L. Tower Multicomplex.....	11
Figure 2 Organization Structure.....	12
Figure 3 Job Process Diagram.....	21



List of Tables

	Page
Table 1 SWOT analysis.....	14



CHAPTER 1

INTRODUCTION

1.1 COMPANY PROFILE

K.L. Tower, located in Kathmandu, is a premier shopping and entertainment destination that adheres to international standards, offering a comprehensive retail and leisure experience. This multi-story commercial complex is home to a diverse range of shopping brands, catering to various budget preferences and providing an ideal space for both local shoppers and travelers seeking a world-class retail experience. The mall houses renowned international brands such as Reebok, Nike, Adidas, and Sonam, among many others, ensuring that visitors have access to a wide selection of high-quality products across different categories. With its diverse retail offerings, K.L. Tower serves as a one-stop shopping hub where consumers can explore and purchase products that meet their lifestyle needs.

Beyond shopping, K.L. Tower also provides a variety of entertainment and hospitality services, enhancing the overall visitor experience. One of its key attractions is the F-Cube Cinema, which offers moviegoers a high-quality cinematic experience with modern screening technology. Additionally, the mall features a well-designed food court that not only offers a diverse range of dining options but also provides visitors with breathtaking panoramic views of the city, creating a unique and enjoyable dining atmosphere. For families visiting with children, K.L. Tower includes a dedicated game zone, ensuring that younger visitors have an engaging and entertaining experience. With its combination of premium shopping, entertainment, and dining facilities, K.L. Tower stands out as a significant commercial and recreational landmark in Kathmandu.

1.1.1 Mission of the Company

To establish a centralized, enclosed space that accommodates a diverse range of retail stores and services, offering consumers a comprehensive destination for shopping, dining, and entertainment while promoting a sense of community engagement and leisure.

1.1.2 Vision of the Company

To shape the future of retail, our mall is designed as dynamic gathering spaces that is deeply integrated within the community, combining shopping with innovative and immersive experiences.

1.1.3 Strategy of the Company

To diversify the mixture of tenants which creates a mix of brands, local boutiques, F&B and other services to attract, increase footfall of customers and create a well rounded retail environment.

1.1.4 Company Logo



Figure 1 Logo of K.L. Tower Multicomplex

1.2 ORGANIZATIONAL STRUCTURE

K.L. Tower Multicomplex holds a unique yet diverse set of professionals which upholds the organizations structure.

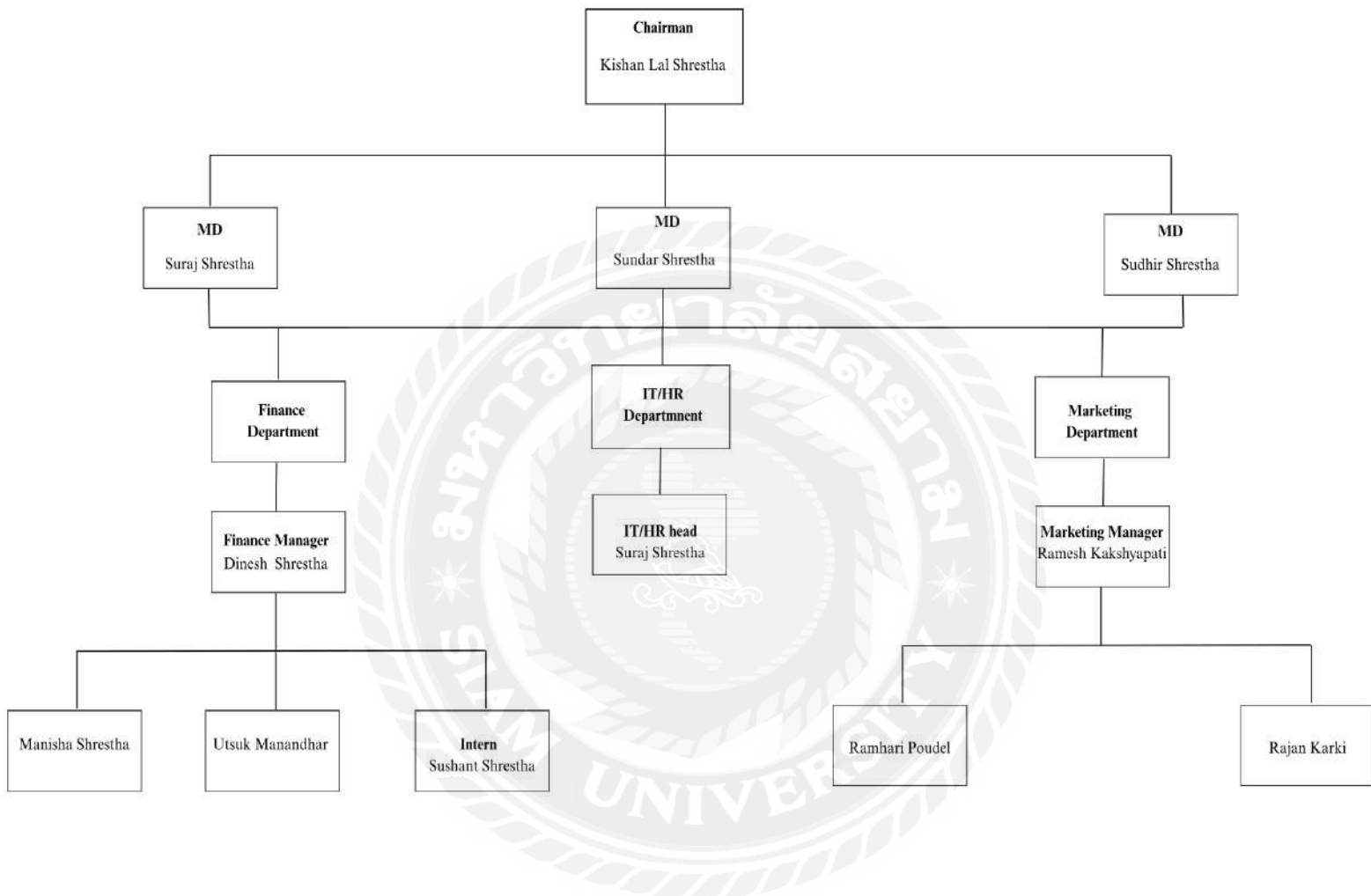


Figure 2 Organizational Structure

1.2.1 Job Position

My job description is that of an intern analyst which includes analysing areas where expenses can be reduced and generating investing opportunities as well as analysing financial statements of the company. My roles and responsibilities consisted of generating new investment opportunities in NEPSE through thorough research and analysis. Alongside I was looking into the expense part of K.L. Tower Multicomplex and pointing out areas in which expenses can be lowered or altered.

As an intern I was responsible of providing insights into the stock market with fundamental analysis alongside with technical analysis to determine the entry and exit points. This also included analysing market trends, sector analysis and complete overview of the market.

1.2.2 Job Position in the Company's Organizational Structure

There are three departments in the company which consists of Finance, Marketing and Information & Technology. My position is directly supervised by the finance manager of the company and he himself assigns me different agendas with set period of time.

1.2.3 Intentions and Motivations to Choose this Company

I chose K.L. Tower for my Co-op studies internship in due to various different factors and the main being I am able to directly work under the finance manager and look into the financial statements. Within K.L. Tower there are different departments but I wanted to work under the finance department to enhance my knowledge on the financial sector and be able to do different analysis. I was also keen as to how a shopping mall operates in my country and how the management looks into various problems that arises within the shopping mall.

K.L. Tower is already an established business, and by working here my motivation was to work in a practical environment to gain hands-on experience as to how the management of a shopping complex works and how it invests in the stock market.

1.3 STRATEGIC ANALYSIS OF THE COMPANY (SWOT ANALYSIS)

Table 1 SWOT analysis

Strength	Weakness
Prime Location Diverse Tenant Mix Entertainment options F&B Variety	Lack of professional management Limited digital interaction Dependence on physical footfall
Opportunity	Threats
Integration of local brands and startups Digital integration- Development of apps or online platform for more customer engagement. Community engagement- By hosting local events, exhibitions Collaborations with local businesses or artists.	E-commerce growth Economic turmoils Competition- Increasing number of shopping malls Change in customer preferences.

The above tables summarize the Strengths, Weaknesses, Opportunities and Threats facing K.L. Tower Multicomplex.

Strengths:

- i) **Prime Location:** K.L. Tower is situated in a densely populated and bustling area with ease of transportation.
- ii) **Diverse Tenant Mix:** With diverse range of tenants which includes various brands, services and experiences.
- iii) **Entertainment Options:** K.L. Tower incorporates various entertainment options such as movie halls and gaming zone.
- iv) **F&B Variety:** Customers can not only shop where as indulge in various food selections that is available.

Weaknesses:

- i) **Lack of Professional Management:** Although there are professionals with different capabilities, in some areas there is a lack of proper professionals.

ii) **Limited Digital Interaction:** While K.L. Tower has strong physical presence there is a lack of digital presence which hampers the marketing aspect.

iii) **Dependence on Physical Footfall:** Due to lack of social media presence there is a heavy dependence on physical footfall.

Opportunities:

i) **Integration of Local Brands and Startups:** Including physical stores of local brands to promote these brands and increase footfall.

ii) **Digital Integration:** By developing apps or online platform for more customer engagement.

iii) **Community Engagement:** By hosting local events and exhibitions of specific days to increase customer interaction and attract more customers.

iv) **Collaborations** with local businesses or artists.

Threats:

i) **E-commerce Growth:** With growing number of people shopping online this has been one of the major threat as customers prefer to shop in their own comfort.

ii) **Economic Turmoils**

iii) **Competition:** With increasing number of shopping malls around each corner customers have more choices.

iv) **Change in Customer Preferences:** Customers are moving towards online shopping rather than physical shopping.

1.4 PESTEL ANALYSIS OF K.L. TOWER MULTICOMPLEX

Political Factors:

i) **Urban Development Policies:** The mall is situated in an urban zone that is considered very important for development. Positive development by the municipality of infrastructure projects (like road-widening or zoning) increases accessibility.

ii) **Regulations & Compliance:** Building codes, fire safety norms are to be met; taxes under municipal/federal laws are to be adhered to by the mall.

iii) **Political Instability Risks:** Frequent changes in policies or political unrest in Nepal can interrupt operations, bad supply chains, or fluctuate the store footfall.

Economic Factors:

i) **Consumer Spending Trends:** The mall's performance is dependent upon buying strength in the locality. The emerging middle class of Kathmandu favors branded retail and food outlets.

ii) **Tenant Affordability & Leasing Rates:** Economic uncertainties and high inflation may undermine the capacity of retail tenants to pay high rents, thereby raising vacancy risk.

iii) **Employment & Wages:** Jobs created in retail, security, and service at the mall are helpful for the local economy; however, increasing wage demands may push up operating costs.

Social Factors:

i) **Changing Lifestyles:** Young Nepalis and families are increasingly looking for lifestyle destinations, not only for shopping but also for dining and recreation.

ii) **Cultural Events and Festivals:** The mall can benefit from promotions and decorations aligned with festivals like Dashain, Tihar, Teej, etc., which precipitate heavy shopping.

iii) **Demographic Advantage:** Located in an urban-agglomeration hub with a very dense population, Chabahil, assures a steady customer base comprising different sections of society.

Technological Factors:

i) **Discussion on Lack of Digital Integration:** KL Tower does not have an integrated platform for virtual shopping, tenant directory, loyalty programs, or events.

ii) **Security Tech:** The demand for a high-end security system, automated parking, and energy-efficient building systems is on the rise.

iii) **E-Commerce Threat:** Such platforms, including Daraz, HamroBazar, and other food delivery applications, work against sales pertaining to in-store retail and in-store dining.

Environmental Factors:

i) **Sustainability Pressure:** On the other hand, malls all over the world have started to implement green actions (LED lights, solar panels, recycling). However, KL Tower seems to fall behind in this respect.

ii) **Traffic & Pollution:** Situated in a busy part of Kathmandu, vehicular traffic and air pollution can sink the mall's reputation and annoy visitors from times to times.

iii) **Waste Management:** Food court, multiplex, and retail stores cause generation of huge solid waste that demands conscientious disposal.

Legal Factors:

i) **Zoning & Lease Laws:** The mall must comply with commercial lease laws. If there is any dispute or non-compliance, it will lead to tenant turnover or legal action.

ii) **Consumer Protection:** Retail tenants are bound to pricing and warranty laws, as well as those governing fair trade. These may tarnish the mall's reputation indirectly.

iii) **Fire and Building Safety:** Due to Nepal's seismic risk, regular inspections and conformance to earthquake-resilient building norms are a must.

1.5 OBJECTIVES OF THIS COOPERATIVE STUDY

i) **Practical Experience:** The main goal of this internship was to gain practical knowledge and hands on experience on the management of a shopping mall. Gaining practical knowledge beyond the course and classroom will help develop business skills.

ii) **Understanding Market:** Without first hand experience there is no other way to gain knowledge and understand the trend of the market. Understanding the market and using it to develop my own personal skills.

iii) **Develop Professional Skills:** Develop basic but important skills such as communication, punctuality, time management, decision making, analytical and problem solving skills.

iv) **Contribution Towards Organization's Goal:** Take part in tasks that helps the organization reach towards its goal.

v) **Networking:** Create meaningful professional relationship with high network individuals which can be helpful for career advancement.

vi) **Apply Academic Knowledge:** To apply theoretical knowledge and information of the course in the real world scenario which reinforces the knowledge to gain new practical skills.

CHAPTER 2

CO-OP STUDIES ACTIVITIES

2.1 JOB DESCRIPTION

Internship Role : Finance Analyst Intern
 Worksite Location : Chahabil, Chuchepati, Kathmandu, Nepal
 Internship Duration : 4 months
 Start Date : 12th January 2025
 End Date : 1st May 2025

2.2 DEPARTMENT DESCRIPTION

K.L. Tower Multicomplex has three departments which includes Finance, Marketing and Information and Technology. The finance department is basically responsible for looking after the financial objectives and compliances. It also deals with certain investment opportunity whether it be investing the stock market, new businesses or land acquisitions. The department also focuses on analysing the financial statements, accounting and providing insights as to how the business can move forward.

2.3 INTERNSHIP RESPONSIBILITIES

The primary and main goal of this internship was to be able to analyse the financial statement of the company along side being able to capture investment opportunities and analyse areas where expenses can be reduced. Through this internship program I hope on being able to properly analyse financial problems and nurture various skills including time management, communication and negotiation. Additionally, I also hope to enhance and expand my knowledge on how the marketing dynamics in the Nepalese market work. Here is the breakdown of my key responsibilities:

2.3.1 Investment Opportunity

Seeking investment opportunity was one of the objective that had been assigned to me. Analysing the Nepal's market and how events could impact or affect the investment goals. Further more I had to do a weekly summary of where the investment stands and has it been moving forward with the investment goals.

2.3.2 Expense Reduction

Doing research on how to reduce the expenses was one of my core task as the company had many expense leakages. Tracking and logging expenses were also some of the responsibilities that were given to me.

2.3.3 Analysis of Financial Statement

While analysing the financial statement I had to use my theoretical knowledge to correlate with real life data to understand financial terms. By looking into the financial statements I could understand the performance of the company and relate it with the country's economy. Further more reviewing and sumarizing financial reports.

2.3.4 Marketing Aspects

One my my responsibilities also included to overview and look after the markeing aspect which included seasonal events, developing marketing strategies, contacting digital marketing agencies, generating ideas for promotional events and reviewing marketing goals.

2.4 INTERNSHIP CONTRIBUTION

Since I was assigned to the finance department, my primary responsibility involved analyzing key areas such as marketing, expenditures, employee remuneration to identify potential cost-reduction strategies and tracking expenses. And additionally, I was tasked with conducting research to explore and generate potential investment opportunities that could contribute to the company's financial growth.

Reviewing and analysing the financial statement was also one of my responsibility and I was able to contribute by doing trend analysis through comparing past data. Further more I was able to provide some important ratios and Key performance indicators to enhance the growth of the company ina subtle manner.

As my role progressed further, my primary responsibility shifted towards identifying viable investment opportunities and strategically allocating a designated amount of capital each month with a predetermined target return. Furthermore, I was responsible for enhancing the marketing strategies for the cinema, with the objective of improving its outreach and strengthening its market presence.

2.5 JOB PROCESS DIAGRAM

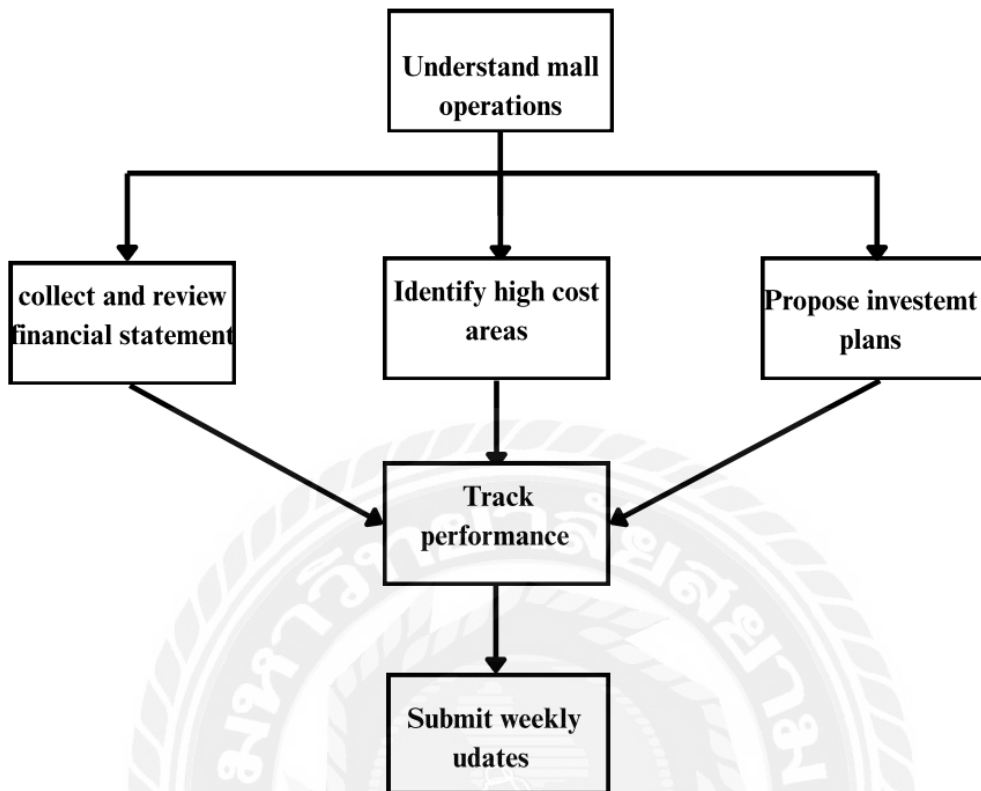


Figure 3 Job Process Diagram

CHAPTER 3

LEARNING PROCESS

3.1 PROBLEMS/ISSUES FACED BY THE COMPANY

Although K.L. Tower has been an established and running business for several years and has been performing well, K.L. Tower multicomplex seems to have several problems from small to medium scale which could be solved with proper management and time dedication. Some of the problems that I observed were as follows:

3.1.1 Lack of Professional Management

Some of the departments of K.L. Tower lacked professional management due to which certain works required more time than it actually required. There are professionals working in the higher posts but the lower level management seems to have professionals who are not well aware of the market dynamics and lack in research-based works.

3.1.2 Limited Digital Interaction

K.L. Tower lacks in the digital aspect as there is no robust digital platform for promotions or tenant engagement. Although K.L. Tower has its own social media accounts, there is a lack of social media interaction which has been directly impacting the company's footfall.

3.1.3 Heavy Dependence of Physical Footfall

Since K.L. Tower lacks in digital interaction there has been a heavy reliance and dependence on physical customers or walk-in customers. As there is no strong digital marketing or e-commerce strategy.

3.1.4 Investment Policy

The company had been investing only in real estate as it is one of the most safest investment options in Nepal. K.L. Tower had minimal investment in the stock market and has no clear plan or policy. This is a challenge faced by the company as the share market can be a great source for additional income which can be generated with proper planning.

3.1.5 Limited Strategic Data

There had been difficulty in assessing the performance of tenants due to limited data. This created a challenge in conducting in-depth investment or market analysis as the management could not estimate if the tenants were profitable.

3.1.6 Expense Leakages

One of the challenges faced by the company was that there were several small areas under which the company was leaking expenses due to which there had been liquidity

problems. Some of the expenses were not initially transparent as well and the miscellaneous expenses seemed to be high.

3.2 SOLUTION TO THE PROBLEMS

After analysing the difficulties K.L. Tower Multicomplex is facing and gaining knowledge from pertinent academic and business literature, a number of tactical solutions can be suggested to address these problems:

3.2.1 Automated expense tracking system

Financial transparency and operational efficiency can be greatly improved by implementing an automated expense tracking system. Better monitoring and control are made possible by real-time expense logging, which is consistent with the suggestions of Kaplan and Norton (1996), who stressed the significance of timely and accurate data in strategic decision-making. Making the switch to Activity-Based Costing (ABC) enables more accurate overhead distribution and improved comprehension of cost drivers (Cooper & Kaplan, 1991). Furthermore, according to Womack and Jones (2003), Lean Management promotes cutting waste and increasing productivity through continuous improvement techniques, which makes operations more responsive and flexible.

3.2.2 Human resource management

A more strategic approach to HR management is needed at K.L. Tower. Underperformance among the workforce and skill gaps have resulted from ineffective hiring practices. It is essential to use competency frameworks for structured recruitment (Dessler, 2020). Furthermore, Armstrong's (2014) suggestions for sustainable human capital development are in line with mentoring and ongoing skill development. A performance-oriented culture is supported by the implementation of weekly performance reviews and feedback mechanisms, which raises employee engagement and retention (Aguinis, 2013).

3.2.3 Enhancing social media presence

Increasing customer engagement requires digital marketing, especially on sites like Facebook, Instagram, and Twitter (Chaffey & Ellis-Chadwick, 2019). Given the evidence that influencers have a major impact on consumer behaviour, influencer marketing's growing influence in Nepal offers a strategic opportunity (De Veirman, Cauberghe, & Hudders, 2017). Additionally, SEO is essential for increasing online visibility (Laudon & Traver, 2021). Additionally, in line with omnichannel retail trends, a dedicated mobile app that integrates an e-commerce platform for tenants would improve customer convenience and brand engagement.

3.2.4 Investment Policy

With a primary focus on real estate, K.L. Tower's investment portfolio seems unduly conservative. Diversification across asset classes lowers overall risk while preserving potential returns, claims Modern Portfolio Theory (Markowitz, 1952). The business can improve its financial flexibility and resilience by investigating investments in stocks, bonds, mutual funds, gold, and fixed deposits (Brigham & Ehrhardt, 2016).

3.3 RECOMMENDATION TO THE COMPANY

3.3.1 Embark on Customer Loyalty Programs

Well-designed loyalty programs promote repeat business and improve customer retention. A small increase in customer retention can result in a large increase in profits, according to Reichheld and Sasser's (1990) research. Customer satisfaction and spending are increased when a mobile app and digital loyalty system are combined to provide real-time tracking and customised rewards (Kumar & Reinartz, 2016).

3.3.2 A Tenant Support System

The performance of malls depends on tenant satisfaction. Tenant retention and operational efficiency are increased by providing training, marketing assistance, and collaboration through frequent workshops and open forums (Geltner et al., 2006). These programs also promote co-creation and trust, two qualities that are crucial to managing commercial real estate.

3.3.3 Staff Development

A skilled and driven workforce is a valuable resource. According to Noe (2017), job performance and retention are enhanced by training in leadership, technology, and customer service. Frequent skill-based development initiatives foster a culture of lifelong learning and high-quality service provision.

3.3.4 Embark on Sustainability Initiatives

Growing environmental concerns are addressed by sustainability initiatives like waste management, solar energy, and reusable materials. Carroll (1991) emphasises how crucial corporate social responsibility is to contemporary business. Additionally, Porter and Kramer (2011) contend that sustainability generates shared value, which benefits the company and society by enhancing brand perception and reducing long-term costs.

3.4 LEARNINGS DURING THE INTERNSHIP PROGRAM

This sixteen weeks' internship program has taught me a lot from professional skills to personal skills. Some of the technical skills that I was able to grasp during this internship program were being able to analyze a financial statement, identifying areas where there could be possible expense leakages, importance of marketing and developing a proper investment policy. These were some of the financial or practical knowledges that I was able to learn during my internship program.

3.4.1 Analysis of Financial Statements

I gained knowledge of how to read and evaluate important financial documents, including the cash flow, balance sheet, and income statement. I was able to evaluate profitability, liquidity, and the organization's overall financial health thanks to this.

3.4.2 Determining Cost Leaks

Examining financial data to identify wasteful or exorbitant spending was one of my main duties. I learnt how to identify inefficiencies and offer workable solutions to lower operating expenses and enhance budgetary control thanks to this skill.

3.4.3 Recognising Marketing's Function

I gained an understanding of how marketing supports consumer engagement and revenue growth by actively participating in campaign planning and market research. It became evident how important digital strategies, branding, and promotions are in a cutthroat retail setting.

3.4.4 Formulating Investment Regulations

Researching market trends, evaluating potential investments, and coordinating them with the business's financial objectives were all tasks I participated in. My understanding of risk assessment and portfolio management in a real-world context has improved as a result of this exposure.

3.4.5. Putting Theory into Practice

I was able to close the gap between theory and practice thanks to the internship. As I used ideas like budgeting, investment analysis, and financial ratios in actual situations and decision-making processes, they gained greater significance.

3.4.6. Collaboration and Teamwork

I became more aware of the value of teamwork while working in a corporate setting. Working together with coworkers from different departments helped me develop my interpersonal skills and showed me how sharing responsibilities can result in stronger outcomes and more efficient problem-solving.

3.4.7. The Value of Idea Generation

It was a worthwhile educational experience to take part in brainstorming and team discussions. I learnt how group input can result in more creative and comprehensive solutions, particularly in marketing and investment strategy development, from these sessions, which promoted creative thinking.

3.5 CO-RELATED THEORETICAL AND PRACTICAL KNOWLEDGE

I was able to immediately apply the theoretical ideas I had studied in my academic coursework to actual business problems while working as an intern at K.L. Tower Multicomplex, especially in the marketing and finance divisions.

Analysis of financial statements was one of the most useful applications. I assessed the mall's financial performance by examining income statements and balance sheets using the information I learnt in accounting and financial management classes. I evaluated the organization's financial health using ratio analysis techniques, such as profitability and liquidity ratios, which assisted in pinpointing areas where cost control could be strengthened.

I assessed market trends and assisted in creating investment strategies in the field of investment management by applying the concepts I learnt in my finance and investment classes. This involved using ideas like portfolio diversification, risk-return tradeoff, and fundamental technical analysis to recommend appropriate investment options that matched the business's financial objectives.

I used cost-benefit analysis and budgeting techniques to identify wasteful spending and suggest ways to lower operating costs from a cost management standpoint. My knowledge of break-even analysis and fixed versus variable costs served as the foundation for these recommendations.

I was also able to put the soft skills and management ideas I had learnt from overall classes—like teamwork, communication, and time management—to use during the internship. These were essential for departmental coordination, investment summaries, and brainstorming session participation.

In general, the internship helped me comprehend how academic theories are translated into practical business decisions by bridging the gap between classroom knowledge and real-world business operations.

3.6 SKILLS ENHANCED THROUGHOUT THE INTERNSHIP PROGRAM

During my internship, I had the opportunity to develop and refine several key professional skills. Communication skills were honed through regular interactions with colleagues and supervisors, allowing me to effectively convey ideas and provide clear reports. I also improved my punctuality by consistently meeting deadlines, attending meetings on time, and completing tasks within designated timeframes, which reinforced my commitment to reliability and a strong work ethic. My negotiation skills were enhanced through discussions regarding investment opportunities and financial decisions, where I learned to approach conversations strategically for mutually beneficial outcomes.

Additionally, my analytical and problem-solving skills were strengthened as I analyzed financial data, identified cost-reduction opportunities, and developed investment strategies, which required critical thinking and effective decision-making. These experiences contributed significantly to my professional growth and will be invaluable in my future career.

In this internship program there were various skills that were nurtured such as communication skills as I had to deal with other individuals within the company as well as dealing with different individuals. I was also able to enhance my negotiation skills as there were different situations where I had to deal with certain people. Analytical and problem solving skills were also nurtured as I had to analyze different market trends, movement of the stock market, financial statement and expenditures.

Managing time was also one of the skill that was enhanced as I had to be on time and solve the given tasks on time with proper time management. While making investments that aligned with the company's investment goal decisions had to be made quick due to which I was able to enhance my decision making skills as well.

CHAPTER 4

CONCLUSION

4.1 SUMMARY OF INTERNSHIP PROGRAM

The K.L. Tower Multicomplex internship program was designed to give students like me practical, immersive experience in the finance and investment industry in a bustling retail and business setting. Through the cooperative education program at my university, I was able to contribute to important operational areas like marketing strategy, financial analysis, expense management, and investment planning while also applying what I had learnt in the classroom to actual business situations.

Analysing the company's financial statements to assess profitability and spot possible areas of expense leakage was one of my main duties. In order to assist with budgeting and cost-cutting initiatives, I examined cash flow data, balance sheets, and income statements. I also collaborated closely with the finance department to perform trend analysis, compile monthly reports, and track daily expenses.

I was involved in investigating and assessing investment opportunities in the Nepalese stock market. I performed sector analysis, wrote weekly summaries of market trends, and helped create an internal investment plan. Through this effort, the business was able to expand its holdings beyond conventional real estate and take into account safer but possibly more lucrative options like stocks and mutual funds.

In addition to finance, I helped the marketing team with digital engagement, seasonal promotions, and campaign planning. I participated in brainstorming sessions to produce original concepts for boosting foot traffic and enhancing brand awareness. My understanding of how operations, finance, and marketing must work together to propel business success has grown as a result of these cross-functional experiences.

All things considered, this sixteen-week internship helped me develop both personally and professionally. It improved my communication, analytical, and decision-making abilities and helped me comprehend how real-world businesses function. The experience changed my life and will continue to influence how I develop as a future finance professional.

4.2 EVALUATION OF THE WORK EXPERIENCE

My internship at K.L. Tower Multicomplex was a life-changing event that greatly influenced my development on the personal and professional fronts. I successfully finished most of the tasks I was given during the sixteen-week period, and I constantly looked to

contribute value by using proactive thinking and analytical skills. Finding multiple areas where operational and financial improvements could be made, especially in expense management and investment diversification, was one of my major accomplishments. I made several suggestions for stock market investments, and following careful investigation and evaluation, I suggested workable solutions that complemented the business's financial goals. When some of these investments were implemented, the company saw small but significant returns.

My career development has been significantly shaped by this work experience. It facilitated my transition from theoretical learning to practical execution by enabling me to apply my academic knowledge in real-world situations. I improved vital abilities like communication, teamwork, financial analysis, and decision-making—skills that are essential in the finance and investment industry. Participating in important areas such as marketing collaboration, investment policy development, and budgeting exposed me to the variety of tasks that propel a company forward and helped me define the type of work I want to do in the future.

I now have a clearer idea of my career goals thanks to the internship. I now feel more comfortable managing intricate financial data, offering wise counsel, and working on group projects. My capacity to take initiative, adjust to a professional setting, and interact with team members has greatly increased. I'm motivated to keep developing a career in finance with an emphasis on investment analysis and strategic financial planning as a result of this growth.

I can state with confidence that my Co-Op studies program left me feeling extremely satisfied. It exceeded my expectations by providing me with a well-organised, practical learning experience. This internship was rewarding and enriching because of my supervisors' guidance, the variety of tasks I handled, and the freedom to take initiative on projects. In summary, the experience not only strengthened my academic knowledge but also provided me with clarity and inspiration to more confidently pursue my long-term professional goals.

4.3 LIMITATION OF CO-OP STUDIES

Some of limitations I faced during this internship program were as follows:

4.3.1 Insufficiently Structured Onboarding

There was no official planned training session at the start of the internship. This made it difficult to comprehend the workflow, tools, and expectations, particularly during the first few weeks. To complete tasks, I mostly had to rely on trial-and-error and observation.

4.3.2 Manual Financial Procedures

My work's efficiency was hampered by the lack of sophisticated digital tools for financial tracking and analysis. The majority of reports and computations were done by hand, which took a lot of time and limited the potential for automation or more in-depth financial analysis.

4.4.3 Minimal Exposure Across Departments

With little involvement in other departments like marketing, IT, or operations, the internship was mostly concentrated on the finance division. A more comprehensive grasp of mall management and operations might have been provided by a more equitable rotation or interdepartmental cooperation.

4.4 Recommendations for the Company

Some of the recommendations that I would like to put forward based on my experience while working at K.L Tower Multicomplex are:

4.4.1 Promote Interdepartmental Cooperation

Interns can gain a more comprehensive grasp of the company by being given organised opportunities to interact with divisions other than their main task (such as marketing, operations, or IT). Interns' skill set could be expanded and exposed to various aspects of mall management through a project-based or rotational system.

4.4.2 Present a Framework for Co-op Progress and Evaluation

The business can use a progress evaluation template to monitor development and guarantee alignment with learning objectives. Weekly objectives, self-evaluations, and supervisor reviews are a few examples of this. In addition to encouraging accountability, it guarantees that the internship is a mutually beneficial experience for the intern and the company.

4.4.3 Use of New Technologies

The finance department should use new technologies to analyze the financial data for more efficiency and effectiveness.

4.4.4 Implement a System for Staff Performance Reviews

To track progress, pinpoint strengths and shortcomings, and offer chances for growth, a regular performance review system ought to be put in place. Constructive criticism in quarterly or biannual performance reviews can inspire staff members and assist management in identifying and rewarding exceptional work.

4.4.5 Make Human Resource Management Practices Stronger

By implementing more formal procedures for hiring, training, and employee evaluation, K.L. Tower should improve its HR structure. This entails making sure that job roles are well-defined and employing qualified experts with pertinent experience at all organisational levels. In addition to enhancing employee performance, appropriate HR practices will cut down on delays brought on by underqualified or inexperienced workers.



Appendices

i.Appendix

Daily diary (Signed by Internship Supervisor):



Internship Company: K.L. Tower Multicomplex Pvt. Ltd.

Department: Finance department

Intern: Sushant Shrestha

Duration: 4 months/ 16 weeks

Starting date: January 12th 2025

Ending date: May 1st 2025

Month: January 2025

1st week:

Sunday: 12/1/25	Monday: 13/1/25	Tuesday: 14/1/25	Wednesday: 15/1/25	Thursday: 16/1/25
<ul style="list-style-type: none"> - Orientation with team and supervisors. - Overview of financial tools and systems. - Assigned initial task on reviewing past expense reports. 	<ul style="list-style-type: none"> - Introduction to investment research tools. - Analyze current portfolio trends. - Identify sectors with growth potential. 	<ul style="list-style-type: none"> - Learn expense categorization system. - Begin expense tracking and logging. -Review financial statement format. 	<ul style="list-style-type: none"> - Conduct competitor marketing benchmarking. -Team meeting for marketing goals. -Prepare list of target audience and demographics. 	<ul style="list-style-type: none"> - Weekly review meeting. -Summarize investment research findings.

2nd week:

Sunday: 19/1/25	Monday: 20/1/25	Tuesday: 21/1/25	Wednesday: 22/1/25	Thursday: 23/1/25
<ul style="list-style-type: none"> - Compile weekly expenses report. - Attend team meeting for budgeting strategy. -Sector analysis for investment. 	<ul style="list-style-type: none"> -Research Sectors such as hydropower and manufacturing sector investment opportunities. - Compare between different sectors 	<ul style="list-style-type: none"> - Analyze previous month's financial statement. - Identify cost-saving opportunities. 	<ul style="list-style-type: none"> - Collaborate with marketing team on campaign planning. - Start investing certain capital. 	<ul style="list-style-type: none"> - Survey competitors' rental rates and marketing strategies. - Research seasonal marketing themes.

3rd week:

Sunday: 26/1/25	Monday: 27/1/25	Tuesday: 28/1/25	Wednesday: 29/1/25	Thursday: 30/1/25
<ul style="list-style-type: none"> - Review and summarize financial report. - Weekly team meeting 	<ul style="list-style-type: none"> -Follow up on invested amount - Make changes in investment approach. 	<ul style="list-style-type: none"> - Go through leasing agreement. - Review and analyze leasing agreement. 	<ul style="list-style-type: none"> - off day due to headache 	<ul style="list-style-type: none"> - off day due to headache

Month: February 2025**4th week:**

Sunday: 2/2/25	Monday: 3/2/25	Tuesday: 4/2/25	Wednesday: 5/2/25	Thursday: 6/2/25
<ul style="list-style-type: none"> - Identify prospective leasing opportunities for unoccupied units. - Analyze monthly income statement from retail tenants. 	<ul style="list-style-type: none"> -Financial statement walkthrough with supervisor. - Continue expense categorization. 	<ul style="list-style-type: none"> - Benchmark successful promotions from competing malls. - Plan social media content for tenants. 	<ul style="list-style-type: none"> - Analyze investment returns from invested amount. - Finance review meeting 	<ul style="list-style-type: none"> - Brainstorm ideas for spring promotions. - Update investment strategy.

5th week:

Sunday: 9/2/25	Monday: 10/2/25	Tuesday: 11/2/25	Wednesday: 12/2/25	Thursday: 13/2/25
<ul style="list-style-type: none"> - Update mall performance tracking through financial statements - Review financial statements. 	<ul style="list-style-type: none"> - Analyze investment returns. - Develop new investment strategy to keep up with the market trend. 	<ul style="list-style-type: none"> - Monitor and log facility maintenance expenses. - Contact digital marketing company for promotions. 	<ul style="list-style-type: none"> - Conduct marketing benchmarking. -Review marketing goals. 	<ul style="list-style-type: none"> - Weekly review meeting. -Summarize marketing research findings.

6th week:

Sunday: 16/2/25	Monday: 17/2/25	Tuesday: 18/2/25	Wednesday: 19/2/25	Thursday: 20/2/25
<ul style="list-style-type: none"> - Update mall performance tracking through financial statements - Review financial statements. 	<ul style="list-style-type: none"> - Analyze investment returns. - Develop new investment strategy to keep up with the market trend. 	<ul style="list-style-type: none"> - Monitor and log facility maintenance expenses. - Contact digital marketing company for promotions. 	<ul style="list-style-type: none"> - Supported the marketing department with the launch of Valentine's Day Event. 	<ul style="list-style-type: none"> - Weekly review meeting. -Summarize marketing research findings.

7th week:

Sunday: 23/2/25	Monday: 24/2/25	Tuesday: 25/2/25	Wednesday: 26/2/25	Thursday: 27/2/25
<ul style="list-style-type: none"> - Conducted market research on profitable retail categories. - Analyzing customers demand trends. 	<ul style="list-style-type: none"> - Identifying categories with high leasing potential for unutilized space. - Develop strategy to attract vendors. 	<ul style="list-style-type: none"> - Analyzed mall footfall data which could be used in marketing. - Comparing weekend date with weekdays data to analyze the trend. 	<ul style="list-style-type: none"> - Conduct marketing benchmarking. -Review marketing goals. 	<ul style="list-style-type: none"> - Weekly review meeting. -Summarize portfolio performance.

Month: March 2025**8th week:**

Sunday: 2/3/25	Monday: 3/3/25	Tuesday: 4/3/25	Wednesday: 5/3/25	Thursday: 6/3/25
<ul style="list-style-type: none"> - Analyzed January's financial statements. - Promotional plans to increase footfall. 	<ul style="list-style-type: none"> - Coordinated with digital marketing agency for website redesign 	<ul style="list-style-type: none"> - Attended a leasing and investment briefing with senior management. - Discussed further investment opportunities. 	<ul style="list-style-type: none"> - Off day due to family function. 	<ul style="list-style-type: none"> - Investment analysis and portfolio management discussion.

9th week:

Sunday: 9/3/25	Monday: 10/3/25	Tuesday: 11/3/25	Wednesday: 12/3/25	Thursday: 13/3/25
<ul style="list-style-type: none"> - Updated investment policy to align with goals. - Worked on creating month on month graph of movie hall. 	<ul style="list-style-type: none"> - Coordinated with marketing team for movie hall marketing. 	<ul style="list-style-type: none"> - Observed how rental contracts are structured and how tenant performance influences renewal terms. - Worked on rent renewal process. 	<ul style="list-style-type: none"> - Summarizing occupancy rate, hall performance and footfall increment. 	<ul style="list-style-type: none"> - Further looked into competitive analysis to be updated with tenant rates.

10th week:

Sunday: 16/3/25	Monday: 17/3/25	Tuesday: 18/3/25	Wednesday: 19/3/25	Thursday: 20/3/25
<ul style="list-style-type: none"> - Did fundamental analysis of companies under investment sector. 	<ul style="list-style-type: none"> - Assisted in developing an internal performance report. - Reviewed stock market updates. 	<ul style="list-style-type: none"> - Analyzed previous month's utility and maintenance cost. - Discussed upon how to reduce or eliminate these costs. 	<ul style="list-style-type: none"> - Drafted a summary report on the impact of new marketing schemes. 	<ul style="list-style-type: none"> - Renewed rental income statement. - Proposed a new digital ad campaign with influencer marketing.

11th week:

Sunday: 23/3/25	Monday: 24/3/25	Tuesday: 25/3/25	Wednesday: 26/3/25	Thursday: 27/3/25
- Reviewed NEPSE trends and monitored fluctuations.	- Analyzed the company's weekly expenses. - Brainstorming promotional campaigns.	- Continued stock tracking and focused on diversifying the portfolio. - Prepared internal report on the portfolio's performance.	- Focused on tracking the footfall of the mall during public holidays and normal days. - Prepared a summary to identify the trend.	- Weekly summary of financial data and portfolio performance.

12th week:

Sunday: 30/3/25	Monday: 31/3/25	Tuesday: 1/4/25	Wednesday: 2/4/25	Thursday: 3/4/25
- Participated in discussions with the marketing team to increase customer retention.	- Brainstorming ideas to increase footfall. - Developed idea to setup a market in the weekends.	- Generated more ideas to increase the advertising aspect - Analyzed the effectiveness of current advertisement.	- Analyzed the monthly expenses and areas where expenses can be reduced.	- Weekly summary of investments made up until today.

Month: April 2025**13th week:**

Sunday: 6/4/25	Monday: 7/4/25	Tuesday: 8/4/25	Wednesday: 9/4/25	Thursday: 10/4/25
- Compared month on month financial data to interpret the trend.	- Helped in preparing new terms of recruitment for employees.	- Coordinated with marketing team to gather feedback. - Assessed new marketing scheme with the provided feedbacks.	- Evaluated portfolio revaluation techniques to maintain required balance.	- Discussed on whether to shift from stock market to different assets.

14th week:

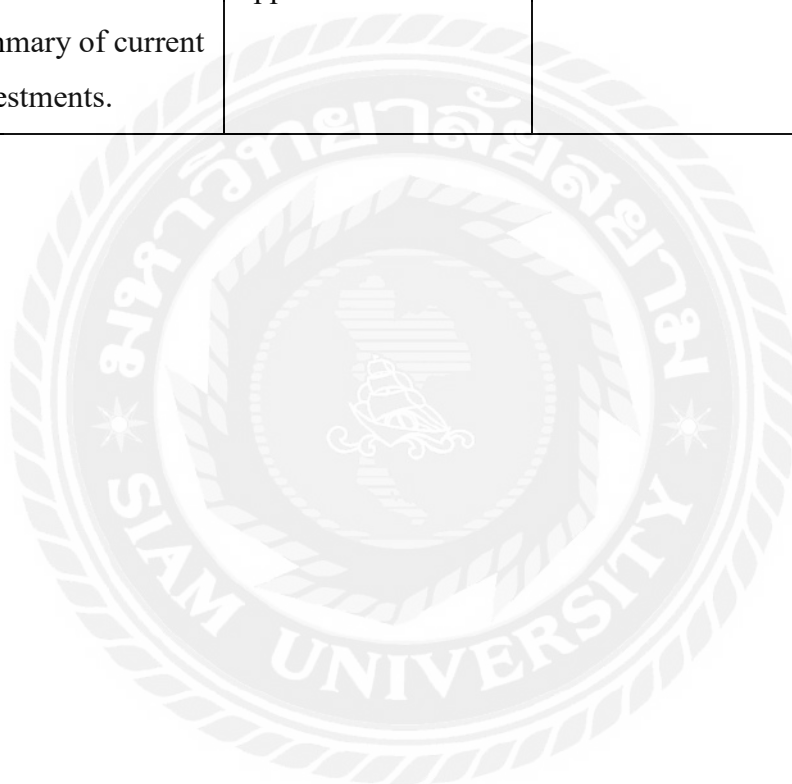
Sunday: 13/4/25	Monday: 14/4/25	Tuesday: 15/4/25	Wednesday: 16/4/25	Thursday: 17/4/25
<ul style="list-style-type: none"> - Conducting competitive analysis. - To estimate foot traffic. 	<ul style="list-style-type: none"> - Discussion with financial team on the performance of previous month. - Analyzed the financial statement to determine key ratios. 	<ul style="list-style-type: none"> - Planned on whether to shift from the stock market. - Came to conclusion that the current investment approach is appropriate. 	<ul style="list-style-type: none"> - Did technical analysis for some potential investments. - Backed it up with fundamental state of the company. 	<ul style="list-style-type: none"> - Weekly review of the portfolio and its current status.

15th week:

Sunday: 20/4/25	Monday: 21/4/25	Tuesday: 22/4/25	Wednesday: 23/4/25	Thursday: 24/4/25
<ul style="list-style-type: none"> - Recalculated market return based on market rumors. - Analysed the current state of the economy. 	<ul style="list-style-type: none"> - Reviewed tenant charges to keep up with competitors. - Brainstorming ideas to rent out vacant spaces. 	<ul style="list-style-type: none"> - Shortlisted some of the potential investment opportunities. - Researched on other safe investment options such as fixed deposits and mutual funds. 	<ul style="list-style-type: none"> - Started to compile internship activities. - Completed all financial analysis of the previous month, 	<ul style="list-style-type: none"> - Weekly investment report which was presented verbally. - Determined areas where further expenses could be brought down.

16th week:

Sunday: 27/4/25	Monday: 28/4/25	Tuesday: 29/4/25	Wednesday: 30/4/25	Thursday: 1/5/25
- Complied all research and performance sumamries.	- Focused on how strategical investment approach can help in the liquidity problem. - Provided a summary of current investments.	- Attended investment briefing with senior management. - Discussed current investment opportunities.	- Started to wrap up internship activities. - Made final weekly summary of current investments.	- Submitted the summary of investment return and expenditure report. - Showed gratitude towards my mentor and colleagues.





Picture with internship supervisor



Office space

References

- Aguinis, H. (2013). *Performance management* (3rd ed.). Pearson.
- Armstrong, M. (2014). *Armstrong's handbook of human resource management practice* (13th ed.). Kogan Page.
- Brigham, E. F., & Ehrhardt, M. C. (2016). *Financial management: Theory & practice* (15th ed.). Cengage Learning.
- Carroll, A. B. (1991). The pyramid of corporate social responsibility: Toward the moral management of organizational stakeholders. *Business Horizons*, 34(4), 39–48.
[https://doi.org/10.1016/0007-6813\(91\)90005-G](https://doi.org/10.1016/0007-6813(91)90005-G)
- Chaffey, D., & Ellis-Chadwick, F. (2019). *Digital marketing* (7th ed.). Pearson Education.
- Cooper, R., & Kaplan, R. S. (1991). Profit priorities from activity-based costing. *Harvard Business Review*, 69(3), 130–135.
- De Veirman, M., Cauberghe, V., & Hudders, L. (2017). Marketing through Instagram influencers: The impact of number of followers and product divergence on brand attitude. *International Journal of Advertising*, 36(5), 798–828.
<https://doi.org/10.1080/02650487.2017.1348035>
- Dessler, G. (2020). *Human resource management* (16th ed.). Pearson Education.
- Geltner, D., Miller, N., Clayton, J., & Eichholtz, P. (2006). *Commercial real estate analysis and investments* (2nd ed.). Cengage Learning.
- Kaplan, R. S., & Norton, D. P. (1996). *The balanced scorecard: Translating strategy into action*. Harvard Business Press.
- Kumar, V., & Reinartz, W. (2016). *Creating enduring customer value*. *Journal of Marketing*, 80(6), 36–68. <https://doi.org/10.1509/jm.15.0414>
- Laudon, K. C., & Traver, C. G. (2021). *E-commerce: Business, technology, society* (16th ed.). Pearson Education.
- Markowitz, H. (1952). Portfolio selection. *The Journal of Finance*, 7(1), 77–91.
<https://doi.org/10.2307/2975974>
- Noe, R. A. (2017). *Employee training and development* (7th ed.). McGraw-Hill Education.
- Porter, M. E., & Kramer, M. R. (2011). Creating shared value. *Harvard Business Review*, 89(1/2), 62–77.
- Reichheld, F. F., & Sasser, W. E. (1990). Zero defections: Quality comes to services. *Harvard Business Review*, 68(5), 105–111.

Womack, J. P., & Jones, D. T. (2003). *Lean thinking: Banish waste and create wealth in your corporation* (2nd ed.). Free Press.

