Twitter Thread by Koshiek Karan



Koshiek Karan
@iamkoshiek

Here are 20 of my best threads from 2020 covering personal finance, entrepreneurship, economics & finance, investment banking ++ useful resources.

Massively grateful to everyone who took time out to read, comment & share these across the year. I really appreciate you.

[Thread]

1. Breaking-in – study notes, free textbooks & past papers
https://t.co/vC2kAXeRWI

> If you have any study notes, past exam papers, quick excel models... anything you feel could help Twitter peeps, post the links below \U0001f4aa\U0001f4aa
>
> — Koshiek Karan (@iamkoshiek) May 29, 2020

2. Breaking-in – the job connector thread
https://t.co/m1e6AX7ydJ

> The interview job connector thread. If you're currently job hunting, please post the industry/role & someone who is already in the field can give you tailored tips ++ share their experiences \U0001f4aa\U0001f3fd\U0001f4aa\U0001f3fd
>
> — Koshiek Karan (@iamkoshiek) December 4, 2020

3. Breaking-in – book smart vs. street smart
https://t.co/SqeNkOQkMo

> Anyone who has ever worked a corporate job will tell you where you studied means very little.
>
> Education doesn't guarantee ability.
>
> — Koshiek Karan (@iamkoshiek) August 8, 2020

4. Personal Finance – MEGA Property Thread
https://t.co/pT1y4PfXPt

> The Reserve Bank cut the repo rate by 25bps & just like clockwork, the rats who are paid to sell houses are encouraging people to go out & buy
>
> The usual "influencers"/ estate agents/ mortgage brokers/ banks/ loan sharks/ excavator salesmen
>
> Here's a useful MEGA property thread:
>
> — Koshiek Karan (@iamkoshiek) July 23, 2020

5. Personal Finance – Good time to buy a house?
https://t.co/rWAhV1hYeU

> The SA residential property market is as unhealthy as your average overweight 58yo hookah smoking dude at Cubana. The market is even weaker than Arsenal's defense.
>
> Thinking of buying a house? When is the right time to pull the trigger? This is for you [Thread]
>
> — Koshiek Karan (@iamkoshiek) July 4, 2020

6. Personal finance – property stockvels
https://t.co/N4xSWIUZ8M

> Property stokvels, EasyProperties, should I buy an excavator or a house?
>
> If you need to make sense of everything and avoid entanglement, this is for you [Thread]
>
> — Koshiek Karan (@iamkoshiek) July 11, 2020

7. Personal Finance – Crowd1
https://t.co/AUbUv9D9H5

> Crowd1 - An easy way to lose money [Thread]
>
> — Koshiek Karan (@iamkoshiek) June 17, 2020

8. Entrepreneurship –Raising Capital
https://t.co/v81clU04xX

> Running a small company or need cash for your side hustle? Here's the ultimate capital raising guide [Thread]
>
> — Koshiek Karan (@iamkoshiek) December 28, 2020

9. Entrepreneurship – Surviving corporate
https://t.co/fOv45afkQQ

> Desperately needing time off in your 30s is also often a result of how corporates murder creativity, fuel your burnout & extinguish job satisfaction [Thread] https://t.co/Ng2EKt94UU
>
> — Koshiek Karan (@iamkoshiek) August 24, 2020

10. Entrepreneurship – Privilege of capital
https://t.co/MbCsT8A4Pe

> Making money is easier when you already have money
>
> — Koshiek Karan (@iamkoshiek) November 27, 2020

11. Entrepreneurship – networking
https://t.co/IU95NkxhIr

> People with the biggest potential to change your life aren't the guys in fancy suits holding self important titles.
>
> It's the person at the front desk, the barista, the person next to you on a plane, someone you meet at a party.
>
> Everyone has something important to offer.
>
> — Koshiek Karan (@iamkoshiek) December 10, 2020

12. Economics & Finance – Oil Prices
https://t.co/fmVvK6J7a6

> The oil price in 90 seconds! [THREAD]
>
> 1. Most popular grades of oil quality are West Texas Intermediary (WTI) & Brent North Sea Crude (Brent)
>
> 2. Brent is a blend from of 15 oil fields in the North Sea. It's 2/3rds of world production. Benchmark for Africa, Europe + Middle East
>
> — Koshiek Karan (@iamkoshiek) April 20, 2020

13. Economics & Finance – Fiscal stimulus
https://t.co/GqF5ajrruP

> So many terms being thrown around here! SARB, IMF, QE, BBW *clears search history*.
>
> Here's are cheat codes to the most burning questions [THREAD]
>
> — Koshiek Karan (@iamkoshiek) April 22, 2020

14. Economics & Finance – Net worth
https://t.co/obl2o1wewU

> I'm sure you have seen these headlines,
>
> "Zuckerberg loses a $16bn in a day"
> "Bill Gates is worth over $100bn"
> "Kanye is now worth $3bn"
>
> Net worth is a point in time measure. It fluctuates almost daily. Depending how liquid you are, it can fluctuate by A LOT.
>
> [Quick Thread]
>
> — Koshiek Karan (@iamkoshiek) April 25, 2020

15. Investment banking – casual dining deals
https://t.co/AwLVJc967E

> SA quick service & casual dining companies have done some of the worst M&A deals in recent times. To be fair, the restaurant business is challenging in itself.
>
> Sometimes arrogant, sometimes unlucky... but always overpaying. Here's how bad deals ruin great businesses [Thread] https://t.co/Q1UChIxcPo
>
> — Koshiek Karan (@iamkoshiek) April 28, 2020

16. Investment banking – Kylie cosmetic deal
https://t.co/wyS9IyZHiS

> Kylie & Forbes
>
> The focus is on Kylie's net worth "crashing" but there's an even juicier story behind the scenes in the cut-throat world of dealmaking.
>
> Here's the investment banking insider scoop [Thread]
>
> — Koshiek Karan (@iamkoshiek) May 29, 2020

17. Investment banking – IPOs
https://t.co/eZkeHS9lTx

> You're about to invest in the next biggest company to list on the stock exchange. You dream of a luxury island & a private jet - but you end up eating canned food instead.
>
> Here's a guide to the insider secrets of IPOs [Thread]

— Koshiek Karan (@iamkoshiek) December 27, 2020

18. Investment banking – Kanye, Yeezy deal
https://t.co/ELxXp9fHQg

Kanye owns 100% of Yeezy. Adidas produces & distributes them. He gets royalties of 15% of the sales and it's closer to 10-11% after expenses.

Basically, Kanye makes 10c for every $1 in Yeezy sales.

AKA didn't even have a contract secured. He stood absolutely no chance.

— Koshiek Karan (@iamkoshiek) May 14, 2020

19. Investment Banking – OnlyFans
https://t.co/BIza8YK215

Dirty Sexy Money.

The business of OnlyFans, stripped bare [Thread]

— Koshiek Karan (@iamkoshiek) July 5, 2020

20. Investment banking – Hertz deal
https://t.co/QXxDMaMRpQ

Hertz (the car rental guys) filed for bankruptcy last night. Here's your 90 second catch-up [Thread]
https://t.co/8tGMcKgSYJ

— Koshiek Karan (@iamkoshiek) May 23, 2020

BONUS THREADS: The BankerX Mega Resource Thread
https://t.co/Hqvp941J4M

Mega BankerX [Thread] collating our last couple of threads all in one place:

1. Learn to code
2. Learn Excel
3. Develop a killer business plan
4. Investment banking job links
5. Grade 12/ first year uni scholarships
6. How the gold price works
7. Download free textbooks

— BankerX (@Banker__X) September 15, 2020

Shout-out for making to the end!

For more threads, resources & useful links - feel free to join our Telegram channel at https://t.co/v3uNq6IvBk

You can also check out @Banker__X & https://t.co/XU09rc61BD.

