

Twitter Thread by Koshiek Karan

Koshiek Karan

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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/wyS9lyZHiS>

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/eZkeHS9ITx>

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/Blza8YK215>

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/v3uNq6lvBk>

You can also check out [@Banker__X](#) & <https://t.co/XU09rc61BD>.

