

HEADSTART ADVISORS



**"CHOOSE HEADSTART
OR FINISH LAST"**



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THE THREE-PART MISSION STATEMENT

Products:

To fulfill our client's financial literacy needs through their use of our services, providing them with all the necessary resources to secure a fruitful financial future.

Social:

To drive our company in a way that recognizes the role that finance plays in society. By providing our services and resources to help individuals grow on a financially global scale.

Economic:

To operate our firm on a consistent financial basis of profitable growth, increasing our net worth and becoming more financially appealing to more investors creating a larger demand for our stock.

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H.S.**

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NETWORKING EVENT AT THE ACADEMY OF FINANCE AND ENTERPRISE HIGH SCHOOL

BY FRANKLIN SAETEROS

It was that time of year to host the Academy of Finance and Enterprise 2017 Networking Event, welcoming many firms to network with one another. The Academy of Finance and Enterprise has a long history of hosting a yearly networking event for Virtual Enterprise in order to gather firms from all different schools around the tri-state area.

This event allows for AOFE students and VE recipients to gather all in one setting to explore the opportunities in investing and buying services/ products from different firms. The most important aspect when it comes to being within a setting of an approximation of 20 firms is the liberty to demonstrate interest, curiosity, express their ideas and aiming to capture clients to purchase from each firm's products/ services. With this networking event being one of the largest in all of the years AOFE has hosted it, HeadStart Advisors and Millennial Money Management thanks everyone for taking the time to network and use effective techniques to make trades. The effort, time, and dedication all the students inputted was shown in HeadStart Advisors gathering and estimation of \$300,00.

This allowed for students at HeadStart Advisors to use what they learned in their business classes throughout the 4 years at AOFE to market themselves in an educational environment. The fact of the matter is that no matter how many sales one has made, this networking event has built a bridge in relation to other firms, allowing us to come together and market ourselves to each other. Virtual Enterprise allows us this opportunity, and this special occasion amplifies that experience. Our aim for the following year is to make every networking event bigger and better than that of the prior years. Therefore, again thank you all who participated in the networking event and cheers to The Academy of Finance and Enterprise for allowing us to host this event.



NYC LOCAL AND CITY BUSINESS PLAN COMPETITION

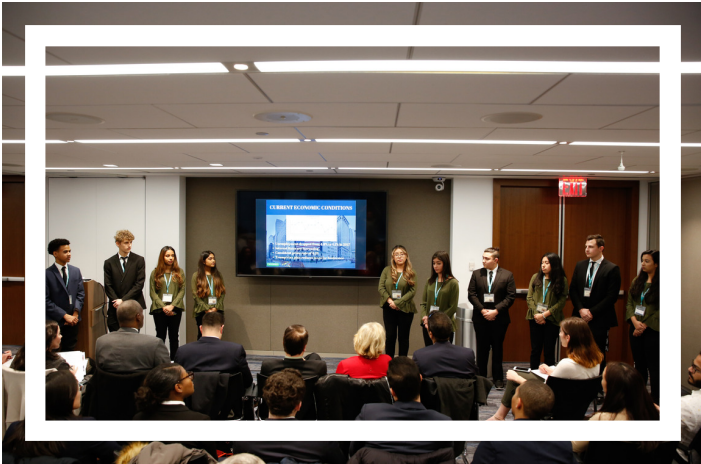
BY JEANNA JUNSAY, FRANKLIN SAETEROS, JAILENE RIVERA



On December 20, 2017, the 2017-2018 NYC Local Business Plan Competition Queens East Division was held at Academy of Finance and Enterprise. In this competition, HeadStart Advisors and seven other firms from the East side Queens presented their business plans.

Although they seemed nervous and pressured, the presenters did a great job resulting in getting 3rd place and moving on to the Citywide competition. The presenters are currently preparing for the Citywide competition. They were able to place third place and move on to the City Wide round because they put all blood, sweat, and tears into the presentations. They also received a lot of support and encouragement from Ms. Morones, other employees from HeadStart Advisors, and from the entire school. We wish you luck and “Bring home the bacon”!

HeadStart Advisors successfully passed the first round of the Local Business Plan Competition allowing them to reach the New York CityWide Competition. On January 14, 2018. Firms from across the five boroughs of New York traveled to the United Federation of Teachers to pitch their business plan in order to have the opportunity to reach the National Business Plan Competition. With determination and confidence, HeadStart Advisors presented their business plan and made it into the top 7 finalists. This was a huge accomplishment for the firm, as for all the time and effort they had put in was being demonstrated towards the judges. That afternoon, HeadStart Advisors presented once again, with persistence and ambition. Sadly, HeadStart Advisors did not place into the top 3 finalists. Even though the firm had only placed into the top 7 finalists, they listened to what the judges had to say and how they can improve upon their business plan, to be able to get farther into the top 3 finalists. HeadStart Advisors advanced to the top 7 finalists but did not place as the top 3 finalists due to having incomplete work. The whole business plan competition fought hard to be able to place into the finals. Although, Headstart Advisors did not place into the top 3, the team recognized that they can work well presenting under intense pressure. In summary, I learned a lot while working on this competition, on Virtual Enterprises, Finance, my teammates. Lastly, I am thankful that we were blessed with the opportunity to compete and grow as individuals.



CITY HARVEST

BY JEANNA JUNSAY



What is the City Harvest? The City Harvest is a non-profit organization that collects food to be donated to community organizations such as 500 soup kitchens, food pantries, and food programs throughout the five boroughs. HeadStart Advisors is a firm that does not focus only on building and maintaining relationships with our clients but also giving back to the community and being involved in society. As a way of helping City Harvest and the community, we have been collecting donations from our school at Academy of Finance and Enterprise and collecting donations from other schools through the Networking Event. We asked other firms to bring donations such as non-perishable foods.

HeadStart Advisors accumulated approximately 600 lbs. worth of non-perishable goods from HeadStart Advisors, the school (Academy of Finance and Enterprise), and from other firms due to the Networking Event held at the Academy of Finance and Enterprise. We sincerely thank you for those who donated to City Harvest.

TOYS FOR TOTS

BY JAILENE RIVERA

HeadStart Advisors had the pleasure of working alongside the United States Marine Corps Reserves in the organization of Toys for Tots. Toys for Tots is a program in which distributes toys to children whose parents are unable to afford to buy them gifts for Christmas. The Marine Toys for Tots Program collected and distributed 18 million toys to less fortunate children allowing them to experience the joy of Christmas. This program took place in 792 communities covering all 50 states, the District of Columbia, Puerto Rico, and the Virgin Islands. HeadStart Advisors worked together as a team to help collect toys throughout the school, raising 16 large bags of toys. Seeing how much we raised working together really made us feel proud, accomplished, and joyful of everything we have done to help the less fortunate children, knowing somehow we're making a positive impact in the community.



JUNIOR ACHIEVEMENT HIGH SCHOOL HEROES

BY D'ANGELEZE NAVARRO

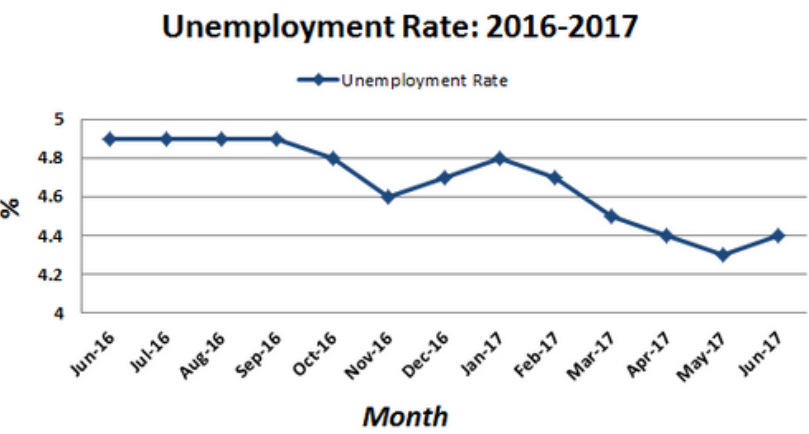
HeadStart Advisors and Junior Achievement join together every year to participate in High School Heroes, which is a service learning project organized by Junior Achievement. We, HeadStart Advisors employees, held the opportunity to become role models for a day. We worked in groups of 3 or 5 to mentor students, grades 1 - 2, with hands-on, interactive lessons centered around work readiness, financial literacy and entrepreneurship.

This experience was extremely worth it and exciting. Being able to hear “Ms.” or “Mr.” before our names made us feel like a teacher. Participating in this program prepared future HeadStart employees who intended on becoming teachers and also allowed us to enrich the minds of the youth. We would all love to do this once more!



STOCK MARKET TRENDS

BY YASMINE MALIK



The Dow has spiked almost 8,000 points, or about 42%, which indicates a growth in the stock market as well as economic growth. Trump’s tax plan also affects the stock market. With the tax plan cutting taxes from 20% to 35%, it allows for a profit boost, which in return leads to an increase in potential investments in stocks.

As a financial service and investments firm, the cut in taxes will lead to an increase in clients for our firm. With unemployment decreased to 4.1% from the 4.8% in January, there is a greater job market for clients. Currently, there is a consistent prime rate of 4.25, meaning interest rates on bank loans will not increase, allowing for more money to spend. We are living in a bear and bull market. In the stock market, in order to balance out, we need our buyers and sellers. As a result of the bear and bull market, clients will benefit from a diverse portfolio.

INDUSTRY ANALYSIS

BY YASMINE MALIK

Edward Jones is an example of a real company from which we could compete and has the unique qualities to prove it. This financial service firm is currently number five under best companies to work for. Edward Jones has over 12,000 offices and 15,000 financial advisors to serve their clients giving them the staff available to make changes and create new initiatives. A current challenge they face includes complying with the new Department of Labor rule. They cannot let investors buy funds and ETFs in their IRA to stay on the right track.

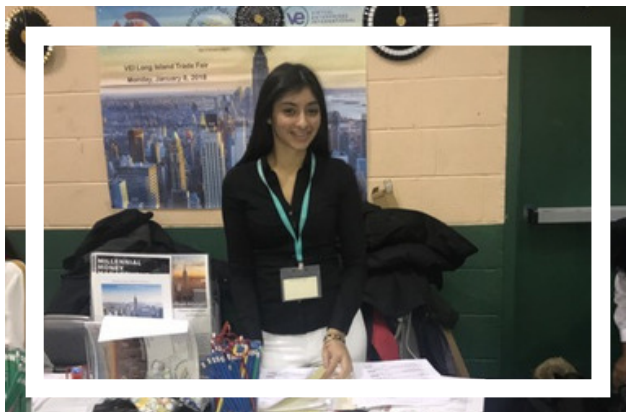
Another example of a real industry firm is Fidelity. Fidelity is one of the largest mutual fund companies in the U.S. with \$2.035 trillion in assets. This firm has 5,100 employees and 5,000 financial intermediary firms. Fidelity is growing and at a good pace. A current challenges Fidelity faces are fierce competition, increased government regulation, slow investment flows, and low-fee investment funds that cut into profits. Lastly, they must adapt with the changing economy and constantly make changes. HeadStart Advisors must do the same and follow new US Government policies and procedures grow the business and go global.

Edward Jones
MAKING SENSE OF INVESTING



LONG ISLAND TRADESHOW

BY: ENTASA CHOWDHURY



Yasmine Malik, Chief Financial Advisor at the Long Island Trade Show

Monday January 8, 2018, six of our employees attended the Long Island Trade Show at SUNY Farmingdale. We partnered up with Millennial Money Management to create a city skyline themed booth. We were able to network with various Long Island firms and expand our clientele. According to our CCO Brandon Prenz, they had a goal of making \$50,000. However, they were able to exceed this amount by making \$65,000 in sales. I went on to interview some of the employees who had attended the trade show to see what they had to say.

Our Administrative Assistant, Ketrin Celo stated, " My favorite part of the trade show was being able to learn about this new firms. We can gain a lot for our own firm by just observing." Lisseth Jerez, our Chief Relations Officer stated "We had a very successful day achieving \$25,000 with my other colleague Yasmine." Therefore, it was great opportunity to make more sales and meet new firms that can expand our connection in the VEI.

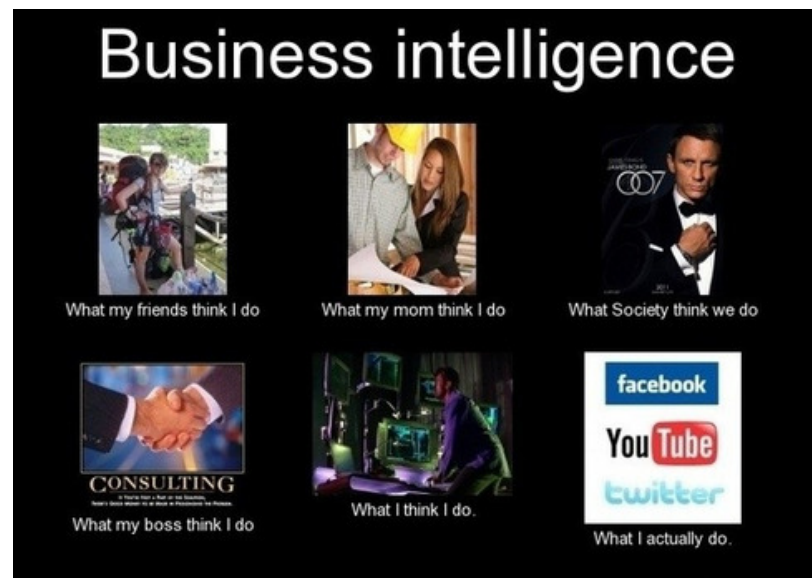
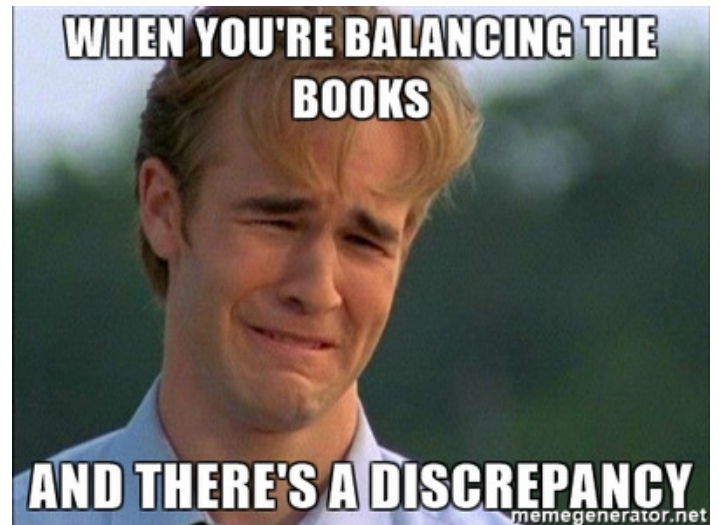
HR ANNOUNCEMENTS

BY KETRIN CELO

TEAM BUILDING



MEMES OF THE MONTH



Create your own meme:



HAPPY BIRTHDAY



Nizi Hassain - 12



Brandon Prenz - 25

February



Fatima Mendez - 10



Jailene Rivera - 22



Marcus Bianchi - 29

Employees of the Month



**Awarded Employee of
the Month for his
hard work,
competition of
deadlines and being a
team player towards
his department**



**Awarded Employee of
the Month for her
constant
communication with
her employees and
making non-VE
contracts**