

PRIME NEWSLETTER



The Philadelphia Regional Investing Mentorship Experience
A Partnership of Penn Capital



PRIME: What's coming up?

October 2018: Junior Year of PRIME at Academy @ Palumbo begins!

November 2018: Partnering with Valley Forge Military Academy to find the next PRIME Scholarship Recipient!

December 2018: Summer 2019 Intern search begins!

PRIME Student Spotlight: Sonya Huang

This summer, PRIME welcomed our first intern, Sonya Huang from The Wharton School at the University of Pennsylvania. Sonya is a rising junior who is majoring in finance. Sonya joined Penn Capital's portfolio team and received in-depth, practical and substantive experience by participating in a number of internal projects, attending investment meetings with high-profile companies, and observing all aspects of the investment advisory process.

Sonya told Penn Capital that her experience provided a valuable glimpse into the real world outside her classes at Wharton. She said:

"As a finance major, I thought the summer internship complemented my coursework and gave me a deeper understanding of what working in the investments side of the industry is like. On a daily basis, I was able to apply knowledge from my accounting, corporate finance, and macroeconomic classes to my research, and see how portfolio management works in practice."

The PRIME internship helps finance majors gain experience with the members of our portfolio team,

and strengthens skills taught in the classrooms. Sonya explained the most important skill set she developed from the experience:

"I learned how to analyze the capital structures of companies and determine if they are worth investing in. This involves understanding both the company's fundamentals and more qualitative 'story.' Through this, I became more adept at reading financial statements and using technology like the Bloomberg terminal. I also learned a lot about the small-cap market and credit market, both of which I previously knew little about."

PRIME and Penn Capital were delighted to work with Sonya this summer and look forward to following her future success in the financial industry. We have not parted ways entirely, however, because Sonya will help facilitate upcoming workshops for our PRIME program at the Academy @ Palumbo in South Philadelphia. Her continuing presence will help shape the program and serve as an inspiration for those who follow. Thank you, Sonya!

PRIME Junior Year Workshops

Workshop 1: “Becoming the CIO of Your Life”

The first workshop of the Junior year, “Becoming the CIO of Your Life” has multiple sections to familiarize the girls with investing. We divide this workshop into numerous sessions and focus on terminology and definitions. The students will gain in-depth knowledge of the stock exchange, and learn about the differences between stocks, bonds, and mutual funds. With various challenges and literature designed to explore every topic, our students will feel more comfortable with each aspect of the market.

The final portion of this workshop sets up the most exciting exercise of the year: the Stock Simulator. With the help of Market Watch, over the school year our students will build their own portfolio, track its performance, and make critical investment decisions along the way.

Workshop 2: “Investing - Diversifying Your Portfolio”

The second workshop focuses on diversification, market capitalization, and risk. We leverage the real time experience of the Stock Simulator to expand the students’ knowledge base, and foster good decision-making skills. The curriculum allows for in-depth discussions and encourages independent thought.

Workshop 3: “Return On Investment and Retirement”

The third workshop discusses the students’ returns resulting from their investment choices. We will continue to focus on definitions and understanding what “return on investment” means.

The topic of retirement concludes this year, as we teach the importance of planning for one’s financial future.



Interested in learning more about the PRIME program?
Please contact Lindsay Heckman, PRIME Program
Director, at Lheckman@penncapital.com.

About Us

Penn Capital is an independent, employee-owned boutique investment management firm based in Philadelphia. We forge our own ideas, we respect hard work, and we are committed to our clients, our staff and our community.

We are dedicated to being a partner in our community by combining our corporate resources with community needs through charitable contributions and employee involvement. The Penn Capital Philanthropic Committee is comprised of employees across the firm who volunteer their time and talents and are responsible for creating and implementing the firm’s philanthropic initiatives and volunteer opportunities.

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