

# GASKIN ASSET MANAGEMENT

*finance and entrepreneurship student workshop*



"Perseverance is the most important skill to succeed. Being able to strive during difficult times in relentless pursuit of success. You must initially have the motivation to succeed. Especially, if not initially finding success, perseverance is essential for motivating an entrepreneur past their doubts and negative thoughts. Small businesses need a fearless leader. One willing to dive into the deep end of the pool. A leader who does not direct their employees but guides them and inspires them to become better."  
– Arjun Nag, UNCC Student & Workshop Participant

With roughly four years to make a decision that will set the course for your future, college is such a pivotal moment in a young person's life. The Gaskin Asset Management team spent five days in May with eight high performing college students in our first annual Finance and Entrepreneurship Student Workshop. Applicants from colleges across the Carolinas and beyond were asked to submit a professional resume and to complete an application including a personal statement. Our students were selected from Appalachian State, UNC Charlotte, University of South Carolina and Wake Forest. The theme of the week's workshop was to explore the entrepreneurial spirit and to further develop skills necessary in business.

*always do  
WHAT'S  
hard to do.  
WHY?  
if you do what's  
HARD TO DO,  
no one will  
MESS WITH  
you.*

– GEORGE CULP, CULP LUMBER



Understanding the importance of exposure, we wanted to share our wisdom and the wisdom of other professionals and business owners that we admire with young college students in our community.

## Business Owner Insights



## Small Business Lessons



## Business Owner Insights



The Gaskin brothers began their careers in the early 1990's employed by a large brokerage firm. This year, Gaskin Asset Management will celebrate 12 years offering investment and planning services through an independent channel. The team made the decision to go independent, endeavoring to serve our individual investors and business owners the way that they needed to be served. This independence is what allowed us the ability to host these eight sharp students. Throughout the week, business owners shared with our students tough decisions made and risks that they chose to take to further their businesses or to more effectively serve their clients. We learned that these decisions often aligned with a passion for their business and a desire to stay true to their values.

7615 Colony Road  
Suite 100, Charlotte, NC 28226



704.544.7990 // [gaskinasset.com](http://gaskinasset.com)

# GASKIN ASSET MANAGEMENT

*finance and entrepreneurship student workshop*



Over the last 25 years, with two major market cycles, the financial services industry has experienced abundant change largely driven by regulation, technology and investor expectations. Aside from a few regulatory headaches, these industry changes have challenged how we approach portfolio management and they have clarified our role as an advisor. With each new client and each year that passes, our experience has greatly improved the way that we work with our clients and our own competitiveness drives us to be greater. For many of these students, the short time spent in sessions with Gaskin Asset Management was their first exposure to a professional in the asset management space. It was important to us to explain where our industry has been, where it stands today and where we are headed. We are great believers in active asset management and financial planning and are confident that there is a greater need than ever for the value we bring to client relationships. We were excited to be able to expose them to a growing industry.



## BEST ADVICE RECEIVED DURING WORKSHOP: *honesty and integrity are essential in successful entrepreneurship.*

..... - STUDENT PARTICIPANT



When it comes to owning a business, personal finances are largely intertwined with business finances and are often a reason why a business owner is able to begin or invest in their growing business. One of the highest rated workshops was valuable time spent with Paragon Bank where students learned about the role of credit in their personal and professional lives. Valuable new information was shared that they felt would help set them up for success in the early years of their careers. Later in the week, the students spent time with our team's CERTIFIED FINANCIAL PLANNER™ Professional to learn more about basic

budgeting, investing in employer sponsored retirement plans, risk management and estate planning. The students initially believed that financial planning was primarily for older individuals with money to invest. They learned that it is very important to establish healthy financial habits and behaviors now at the beginning of their journey to help position them for long term financial success.



Throughout the week, we discussed strengths, weaknesses, opportunities and threats about companies we follow as well as our own. The students spent time with the Chamber of Commerce learning about the exciting growth and opportunity in the Charlotte Metro area as well as areas for development and improvement. Queen City FinTech shared with the students the financial entrepreneurship that they are bringing to our city and what this industry can do for future economic growth.



*"Not just starting your career, you are leaders of the future. Have an opportunity to make a difference right now." – Rod Garvin, Chamber of Commerce*

# GASKIN ASSET MANAGEMENT

*finance and entrepreneurship student workshop*

In many presentations and in business owner reflections, students continued to hear the importance of building mutually beneficial relationships and demonstrating value through successfully selling your products/services/ideas and your passion behind them. As most of these students are working hard to begin a career in business and/or finance, they will be pursuing highly sought after, competitive jobs in the workforce. It was important to us to spend time exploring personal traits, talents and skills applicable both in business ownership and in a corporate environment. We worked together with outside speakers to help the students craft and articulate their own personal brand through marketing and public speaking sessions.



*brand*  
IS WHAT PEOPLE  
*think of you.*  
MARKETING  
*is how you see*  
YOURSELF.  
*advertising*  
IS HOW YOU BEHAVE  
*in public.*  
- BLAIR PRIMIS,  
*orthocarolina*



## DISRUPTIVE INNOVATION



If necessity is the mother of invention, innovation is the mother of disruption. A topic frequently discussed in portfolio management is disruption in various industries and how this disruption either creates new, more efficient businesses or drives current businesses to evolve, and improve to stay competitive. The students displayed excellent team building, company analysis and public speaking skills presenting on a company currently disrupting an industry. We learned that the financial services industry operates in an environment highly vulnerable to disruption. To stay relevant and competitive, we must embrace change proactively responding to investor needs and expectations, regularly transforming our business.

We make buy, hold and sell decisions every day in investment portfolios. During one of our discussions with the students, we explored the concept of planting seeds as an investment in the future. Not just planting any seeds, rather planting oak trees. Our workshop participants were not just any college student, rather they were high performing, highly motivated business students willing to give up a week of their summer to learn and invest in themselves. It was an inspiring delight to be surrounded by students with such bright futures ahead of them. Investing in children is an investment in our future, future innovation, efficiencies and growth in our communities. May we all continue to listen to young people and help guide them. Maybe we will find that they are able to guide us as well.

Securities offered through Raymond James Financial Services, Inc., Member FINRA/SIPC. Investment Advisory Services offered through Raymond James Financial Services Advisors, Inc. Gaskin Asset Management is not a registered broker/dealer and is independent of Raymond James Financial Services. Raymond James is not affiliated with and does not endorse the opinions or services of any individual or company mentioned. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP® in the U.S.

**CFP** CERTIFIED FINANCIAL PLANNER™  
LETSMAKEAPLAN.ORG

7615 Colony Road  
Suite 100, Charlotte, NC 28226



704.544.7990 // [gaskinasset.com](http://gaskinasset.com)