

# Next Investor

MAGAZINE



JUNE 2025

ISSUE NUMBER IV

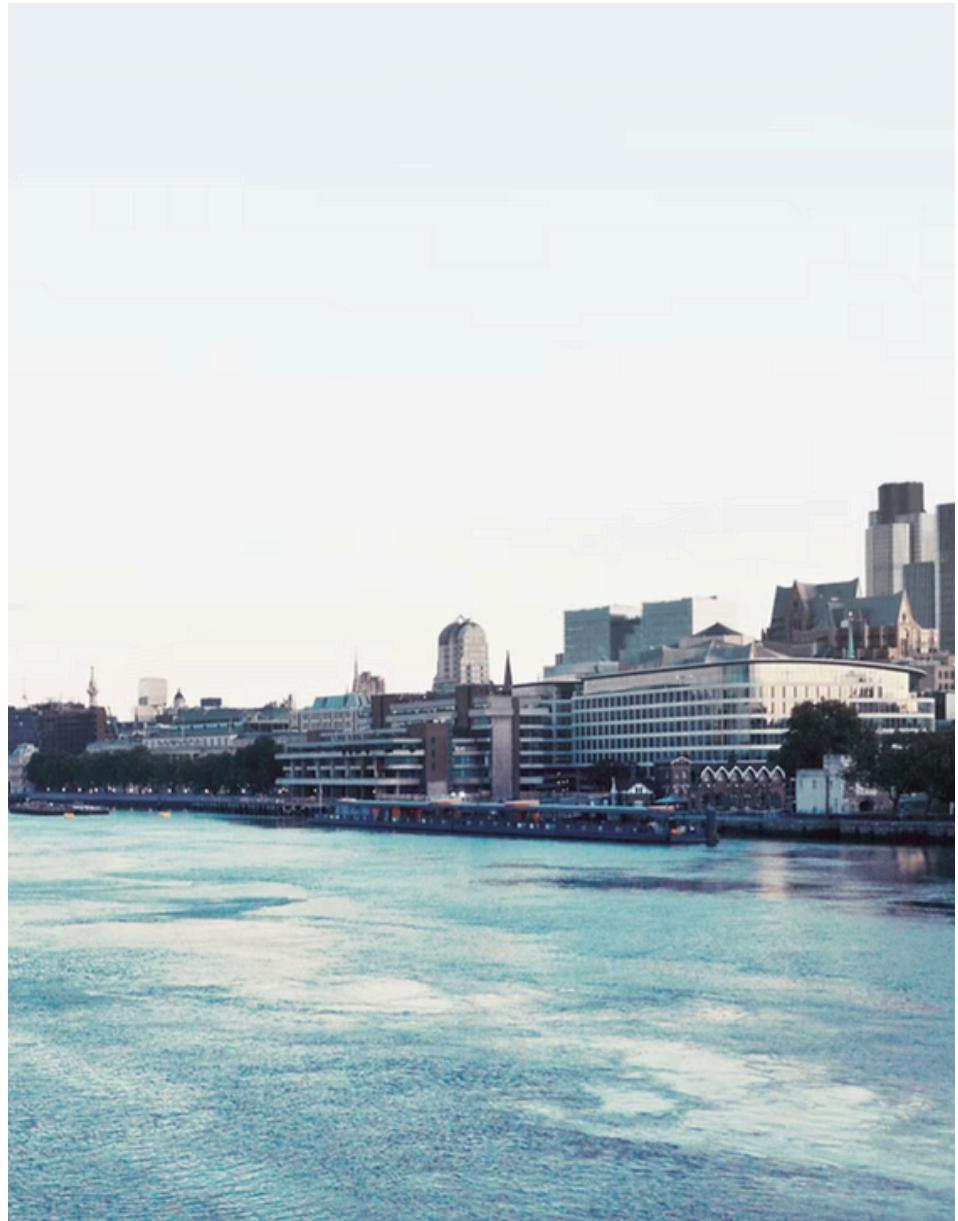
## WHY DIVERSITY DELIVERS

From classrooms to  
boardrooms

How Gen Z is  
Reshaping  
Supply and  
Demand

Micro-  
Investing,  
Macro Impact

Why Profit  
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# Next Investor

## Meet our Team

### **GAARGI BORA**

Gaargi Bora founded Next Investor her sophomore year to share her interest in investing with other young people.

### **LIVIA BENNET**

Livia Bennet has an interest in a business or marketing career and wants to explore it through Next Investor.

### **ALEXANDER CARTER**

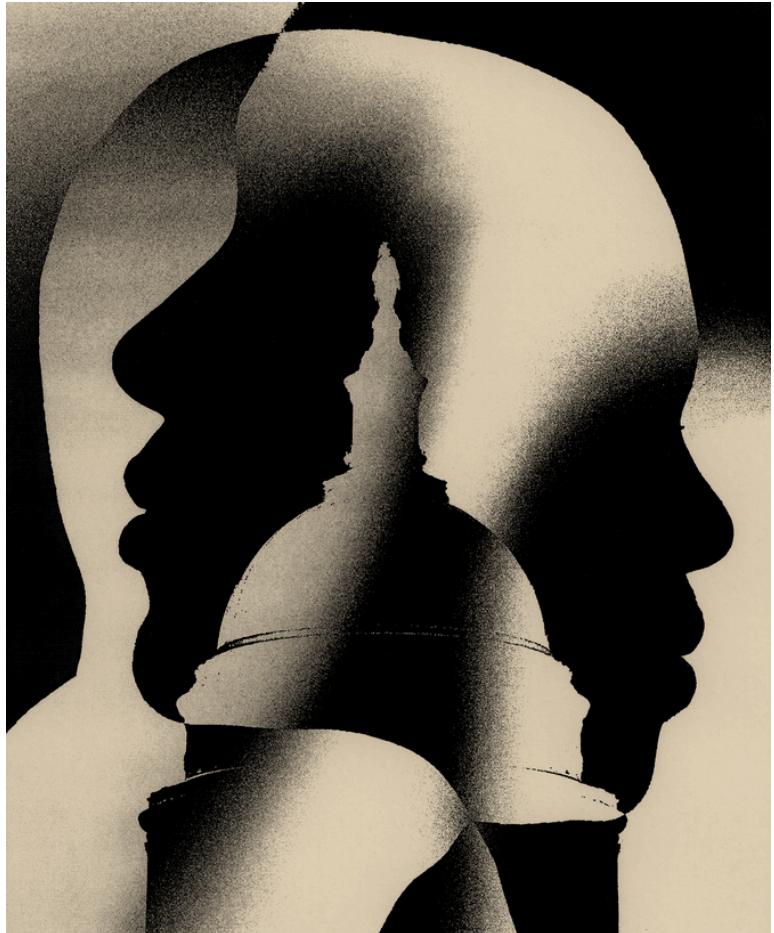
Alexander Carter is currently learning finance and is looking to go into the investment sector.

# Why Diversity Delivers

## FROM CLASSROOMS TO BOARDROOMS

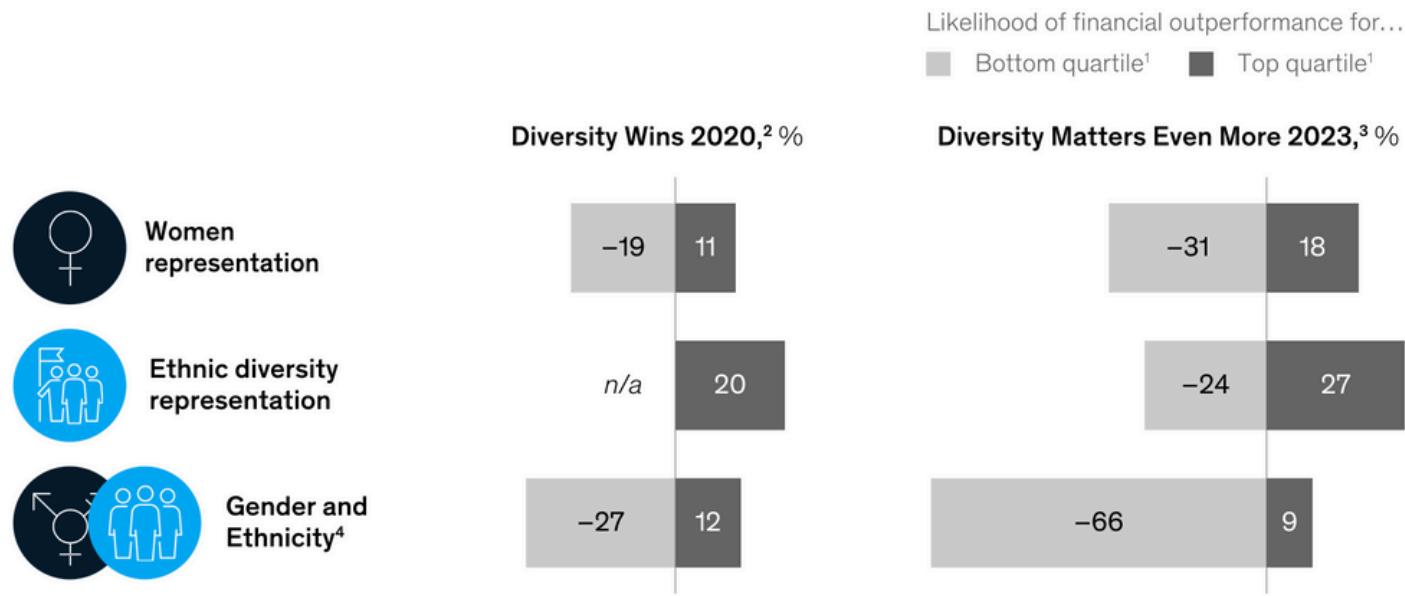
By Gaargi Bora

THOUGH DIVERSITY MAY BE SEEN AS FASHIONABLE IN TODAY'S CULTURE, ITS TRUE VALUE LIES IN ITS ABILITY TO CREATE INNOVATION, BROADEN PERSPECTIVES, AND PROMOTE EQUITY. IT IS NOT A "TREND," BUT A FOUNDATION FOR PROGRESS IN EDUCATION, THE WORKPLACE, AND SOCIETY AT LARGE.



*The New York Times*

## The difference in likelihood for financial outperformance.



<sup>1</sup>Top quartile company likelihood of financial outperformance over average from bottom 3 quartiles; Bottom quartile company likelihood of financial outperformance below average from top 3 quartiles.

<sup>2</sup>Gender: n = 1,039; 2017 companies for which gender data available in 2019 plus Denmark, Norway, and Sweden; ethnicity: n = 533; 2017 companies for which ethnicity data available in 2019; average EBIT margin 2014–18.

<sup>3</sup>Gender: n = 1,265; 2019 companies for which gender data available in 2022 plus Canada, Colombia, Egypt, Israel, Italy, Malaysia, New Zealand, and Spain; ethnicity: n = 590; 2019 companies for which ethnicity data available in 2022 plus Canada and New Zealand; average EBIT margin 2018–22.

<sup>4</sup>Advantage/penalty for companies that are in the top quartile/bottom quartile of both gender and ethnicity.

Source: Diversity Matters Even More dataset

McKinsey & Company

**C**ompanies with greater gender diversity, specifically those with more than 30% female executives, are more likely to outperform those with only 10–30%, which in turn outperform companies with little to no executive gender diversity. In fact, there is a 48% difference in the likelihood of outperformance between the most and the least gender-diverse companies. When authentically embraced, diversity provides tangible benefits. In institutions, diverse environments provide exposure to different

viewpoints, thus giving students a glimpse of a world outside of their own. From there, it also benefits the workplace environment by fostering innovation, as diverse viewpoints often show greater productivity. The American Association of Universities, comprising 69 universities in the U.S. and two in Canada (Association of American Universities), argues that students benefit from diverse environments by exploring others with different characteristics and backgrounds, something valuable in today's society. Academic curriculum is

enhanced through expanded and more nuanced discourse between students from various backgrounds. Outside the classroom, diversity in extracurricular activities teaches students how to work together, exercise leadership, and even how to compete in settings that will more accurately reflect their lives after higher education. future issues. These experiences demonstrate how diversity is not just an ethical imperative but a practical advantage.

# HOW GEN Z IS RESHAPING SUPPLY AND DEMAND

**Consumer power has forced businesses to listen. Brands now craft entire marketing strategies around Gen Z preferences.**

By Alexander Carter



*The Economist*

Gen Z isn't just shopping; we're reshaping how markets work. With massive influence on trends and growing spending power, teens are changing the way companies think about product design, marketing, and values. One viral TikTok can clear store shelves in hours. A brand misstep? That can spark a boycott by millions.

This is supply and demand in action. When Gen Z wants something, demand surges, and companies hustle to meet it. But Gen Z also demands more than just cool products. We want transparency, sustainability, and inclusivity.

Businesses are listening, adjusting their supply chains, values, and messaging in real time.

What makes this powerful is that it's not theoretical. Gen Z is already influencing billion-dollar industries – fashion, tech, food, and beyond – through everyday choices. Understanding the economic principles behind these shifts empowers teens to see themselves not just as consumers, but as forces of real market change.

Yet Gen Z's economic impact doesn't stop at spending. By understanding how our choices

affect supply and demand, young people can begin to see themselves not just as consumers but as market influencers. This is real-world economics in action. Every purchase, every post, every trend reflects the dynamic push and pull that drives business decisions. Learning this empowers teens to make smarter, more intentional choices.

Ultimately, Gen Z isn't waiting for the future to shape the economy – we're already doing it.

# MICRO-INVESTING, MACRO IMPACT

CAN \$5 REALLY BUILD WEALTH?

By Livia Bennet

Many teens assume investing is something for older people with thousands of dollars and Wall Street know-how. But thanks to micro-investing apps, that's no longer true. Platforms like Acorns, Robinhood, Fidelity Youth, and Greenlight are making it possible to start investing with just a few dollars.

Micro-investing allows users to buy fractional shares of stocks or ETFs, meaning you don't have to buy a full share of Amazon or Apple to get started. With just \$5, you can begin building a portfolio that grows over time. For teens who may not have steady income yet, it's an accessible and powerful

way to start learning about personal finance.

But is it worth it? In a word: yes. While \$5 might not seem like much, the magic lies in compound interest. If you consistently invest even small amounts, the returns accumulate and grow over time. For example, investing \$10 per week from age 15 to 25, with an average 7% return, can grow to nearly \$8,000. Leave that invested until age 40, and it can surpass \$22,000, even without adding more.

There are, of course, risks. Investing involves market volatility, and not all platforms are

equally transparent about fees. Teens should learn to distinguish between investing and gambling, avoid hype-driven trends, and prioritize long-term goals over short-term gains.

But when done right, micro-investing is more than a trend. It's a financial gateway. It allows Gen Z to take ownership of their futures, build wealth early, and participate in the broader economy with knowledge and confidence. In a world where financial independence feels harder to reach, \$5 might not seem like much, but it's a start. Sometimes, that's all it takes to begin building something big.

# Why Profit and Purpose Don't Have to Compete

By Gaargi Bora

For decades, businesses were told to focus on one thing: maximizing shareholder returns. Social responsibility was often dismissed as a distraction: nice in theory, but costly in practice. But the landscape has shifted. Today, some of the most successful companies are proving that profit and purpose aren't opposites; they can be powerful allies.

Companies like Patagonia, which centers its entire brand on environmental activism, or Microsoft, which has committed to becoming carbon negative, show that prioritizing ethics doesn't mean sacrificing growth. In fact, these efforts often lead to greater consumer trust, employee retention, and long-term sustainability — all of which strengthen the bottom line. Purpose-driven companies also tend to be more adaptable. They think long-term, invest in innovation, and earn loyalty in ways purely profit-driven firms often can't.

Of course, not all "purpose" is created equal. Some brands slap on social messaging without backing it up. A move that savvy consumers see right through. But when values are truly embedded into a company's culture and operations, they can drive meaningful impact and performance.

The future of business doesn't lie in choosing between doing well and doing good. The smartest companies are designing models where both coexist; not just for marketing, but for lasting success.



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