Welcome to the third annual Imperial College Business School conference. As part of Imperial College London, intellectual insight and research leadership are at the core of our identity; we are uniquely positioned to advance our understanding of areas critical to today’s world by combining technological and business understanding.

This conference is our annual opportunity to bring our leading academics together with key decision makers and dive into one of our core areas of research; this year, we are looking at finance. We will examine recent advances, future challenges and opportunities, and identify real-world issues and develop practical solutions that can benefit business and society.

We are at the heart of one of the world’s major financial capitals and finance has been a key strategic area for the School. Over the years, we have demonstrated strong leadership and clear visibility in the sector; through our MSc Finance programme, which this year celebrates its 20th anniversary; through the work of the Brevan Howard Centre for Financial Analysis and the Centre for Global Finance & Technology; more recently through the establishment of our Centre for Climate Finance & Investment; and, of course, through the continuing research of our faculty.

In just the last year, Professor Franklin Allen has been elected a Fellow of the British Academy, Professor Tarun Ramadorai’s report for the Indian Government on household finance has received widespread attention, and Professor Marcin Kacperczyk has been awarded a grant by the European Research Council – and these are just the start of our achievements. Through our education and research initiatives, we have forged partnerships with leading business institutions, exciting new start-ups, and key public decision bodies.

So, today, we are very excited to explore with you global challenges and opportunities in the finance sector, as well as their likely effects on policy and practice. The programme will equip you with knowledge and ideas you can take back to your own organisations and use to prepare your staff, your processes and your products for the future of finance.

Thank you for joining us.

Francisco Veloso
Dean of Imperial College Business School

Since 2014, Franklin Allen has been Professor of Finance and Economics, and Director of the Brevan Howard Centre at Imperial College Business School. From 1980 to 2016, he was on the faculty of the Wharton School of the University of Pennsylvania. He was formerly Vice Dean and Director of Wharton Doctoral Programs, Co-Director of the Wharton Financial Institutions Center, Executive Editor of the Review of Financial Studies, and Managing Editor of the Review of Finance.

He is a past President of the American Finance Association, the Western Finance Association, the Society for Financial Studies, the Financial Intermediation Research Society, and the Financial Management Association, as well as being a Fellow of the Econometric Society and the British Academy. He received his doctorate from the University of Oxford.

Franklin’s main areas of interest are corporate finance, asset pricing, financial innovation, comparative financial systems, and financial crises. He is a co-author with Richard Brealey and Stewart Myers of the eighth to 12th editions of the textbook Principles of Corporate Finance.

Meet the Conference Co-Chairs

Andrew Buraschi holds the Chair in Finance at Imperial College Business School and is a CEPR Research Fellow. His research interests are in the fields of financial economics, asset pricing and derivatives, and financial econometrics. He has previously held positions at London Business School, the University of Chicago Booth School (Visiting Professor) and Columbia University (Visiting Professor).

He earned his PhD from the University of Chicago, specialising in Financial Economics and Econometrics. His current research projects focus on five themes of finance: differences in beliefs and economic uncertainty; crypto assets and blockchain technologies; general equilibrium; networks; and asset pricing, unconventional monetary policy and portfolio management.


Professor Franklin Allen
Professor of Finance and Economics
and Director of the Brevan Howard Centre at Imperial College Business School

Professor Andrea Buraschi
Chair in Finance
Imperial College Business School

Professor Andrea Buraschi
Chair in Finance
Imperial College Business School
Today’s conference will focus on:

- Finance, inequality and development
- The financial economist view of current macro events
- Fintech, cryptocurrencies and cybersecurity
- The market efficiency debate (indexing, asset bubbles, quants, and the future of the asset management industry)
- Household finance

Speakers

Rui Barros
Rui Barros is the CEO and Executive Board Member of Barclays Bank Moçambique S.A. and a Non-Executive Board Member at the insurance company Global Alliance, also in Mozambique.
Rui graduated in Economics at UTAD and holds an MSc in Finance from the Portuguese Catholic University, having also completed the Advanced Management Programme (AMP) at INSEAD, in Singapore.

Ryan Blute
Ryan is a Managing Director of PIMCO’s global wealth management business in EMEA, and oversees the firm’s product management group in the region. He also served as the head of PIMCO’s Munich office.
Ryan joined PIMCO in 2000 as an institutional account manager and spent seven years as a product manager, focused on credit strategies.
He holds an MBA from the University of Chicago Booth School of Business and an undergraduate degree from the University of Arizona.

Alex Brazier
Alex is Executive Director for Financial Stability Strategy and Risk and a member of the Financial Policy Committee (FPC).
The FPC is the UK’s ‘macroprudential’ authority. It is tasked with guarding against the financial system damaging the wider economy. Alex is responsible for the Bank of England’s work to deliver that objective.
Alex has an MA in Economics from Cambridge and an MSc in Economics from Warwick. He is an Honorary Professor at the University of Liverpool.

Megan Butler
Megan was appointed Director of Supervision – Investment, Wholesale and Specialist at the Financial Conduct Authority in June 2016. She has been a supervisor since 2008, and prior to this was Head of Enforcement Law and Policy at the Financial Services Authority (FSA).
Before joining the FSA in 2000, Megan spent several years at the London Stock Exchange in a variety of legal and non-legal roles, including Head of Capital Markets. Megan is a Barrister, called to the bar in 1987.

Claudia Custodio
Claudia is an Associate Professor of Finance at Imperial College Business School. She is also a research affiliate at the Centre for Economic Policy Research and a research associate at the European Corporate Governance Institute.
She was awarded her PhD from the London School of Economics in 2010. Her research focus is corporate finance.

Ralph De Haas
Ralph is the Director of Research at the European Bank for Reconstruction and Development. He is also a part-time Associate Professor of Finance at Tilburg University and a Fellow at the European Banking Centre. He earned a PhD in Economics from Utrecht University in 2006 and is the recipient of the 2014 Willem F. Duisenberg Fellowship Prize.
Thomas F. Huertas

Tom is a partner in the risk practice at EY. He chairs the firm’s Global Regulatory Network and advises major financial institutions on regulatory and strategic issues.

Prior to joining EY in 2012, Tom was a Member of the Executive Committee at the UK Financial Services Authority and Alternate Chair of the European Banking Authority.

Tom holds a PhD in Economics from the University of Chicago and is an Adjunct Professor at the Institute for Law and Finance at Goethe University Frankfurt.

Antonio Horta-Osorio

Antonio joined the board of Lloyds Banking Group in January 2011 as an Executive Director and became Group Chief Executive the same year.

Antonio has an MBA from INSEAD, where he was awarded the Henry Ford II Prize, and completed an Advanced Management Program (AMP) at Harvard Business School. He has also been awarded Honorary Doctorates by the Universities of Edinburgh, Bath and Warwick.

In 2014, the Government of Portugal awarded him the Order of Merit Grã-Cruz, the country’s highest Order of Civil Merit.

Luke Ellis

Luke is Chief Executive Officer of Man Group, a global active investment firm. As CEO, he leads the firm’s Executive Committee, working with teams across investment, distribution, technology and infrastructure while seeking to deliver the right outcomes for clients, and positioning Man Group to adapt to opportunities as markets evolve.

Luke was previously a Managing Director at JPMorgan in London, and Global Head of the firm’s Equity Derivatives and Equity Proprietary Trading businesses.

He holds a BSc (Hons) in Mathematics and Economics from Bristol University.
James Sefton
James is a Professor of Economics at Imperial College, and was previously a Senior Quantitative Analyst at UBS Investment Bank.
He first qualified as an Information Engineer, before studying for a PhD in systems theory at Cambridge. His career as an economist began at the Department of Applied Economics at Cambridge University, and then at the National Institute for Economic and Social Research.
In 2001 he was appointed to a Chair of Economics at Imperial and became an Executive Director at UBS.

Ruth Wandhöfer
Ruth is Managing Director and Global Head of Regulatory & Market Strategy at Citi. In addition, she is a non-Executive Director at Pendo Systems, a member of the advisory board of Coinfirm, and sits on the advisory board of B2C2.
Chaining a number of influential industry bodies, such as the Global Public Policy and Regulatory Affairs Committee of BAFT, and as a founding member of the Global Blockchain Business Alliance, Ruth is one of the foremost authorities on banking regulatory matters.

Roger Maraden
Roger was appointed Managing Director of Retirement (Equity Release and Annuities) at Aviva in 2017. He started his career with Deloitte in 1994, qualifying as a chartered accountant, and then moved to Barclays Capital.
Roger joined Aviva in 2001, holding a number of finance roles and then moving into the Strategy function. He became Head of At Retirement Propositions in 2010, and moved on to become Retirement Solutions Propositions Director, Managing Director of Retirement Income (including leading pension freedoms implementation), then Managing Director of Equity Release.

Daniel Masters
Daniel is a Director of GAJL and a Director and Shareholder of GA holdings, the first institutional-grade Bitcoin investment strategy company.
His career began with Shell International Trading Company in 1985, and he has since held multiple senior trading positions at companies including Phibro and the Morgan Guaranty Trust Company.
He holds a Bachelor of Science (Honours) in Physics from Exeter University and a Masters in Management Science and Operational Research from Imperial College London.

David Miles
David is Professor of Financial Economics at Imperial College Business School. He was a member of the Monetary Policy Committee at the Bank of England between 2009 and 2015. As an economist, he has focused on the interaction between financial markets and the wider economy.
He is a research fellow of the Centre for Economic Policy Research and at the CESIFO research institute in Munich. He is Chair of the Board of Trustees of the Institute for Fiscal Studies. He was awarded a CBE in January 2016.

Muhammad Yunus
Nobel Laureate Professor Muhammad Yunus is the founder of Grameen Bank – a microfinance organisation and community development bank in Bangladesh, which provides loans to impoverished people without requiring collateral. In 2006, Professor Yunus and Grameen Bank were jointly awarded the Nobel Peace Prize.
Professor Yunus received the Fulbright Scholarship to study economics at Vanderbilt University, U.S.A. in 1965, and did his PhD in economics in 1969. In addition, he is the recipient of more than 50 honorary degrees from universities across 20 countries, and has received 112 awards from 26 countries, including state honours from 10 countries.

David Wilson
David was appointed Group Chief Executive of Legal & General in 2012 having joined as Group Chief Financial Officer in 2009.
David won the Most Admired Leader award at Britain’s Most Admired Companies Awards 2017, organised by Management Today. From 2015 to 2016, David was a member of the Prime Minister’s Business Advisory Group. He was also City AM’s Business Personality of the Year in 2014.
His qualifications include a PhD from the Massachusetts Institute of Technology, where he was a Kennedy Scholar. He was also a recipient of the Alfred P Sloan Research Scholarship.

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Ruth is Managing Director and Global Head of Regulatory & Market Strategy at Citi. In addition, she is a non-Executive Director at Pendo Systems, a member of the advisory board of Coinfirm, and sits on the advisory board of B2C2.
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Taran Ramadorai
Taran is Professor of Financial Economics at Imperial College Business School. His research interests include asset pricing, international finance and household finance.
Taran has served as Chair of the Reserve Bank of India Committee on Household Finance, and is currently a nominated member of the UK-India Financial Partnership, a Research Fellow of the Centre for Economic Policy Research in London, a Founding Senior Fellow of the Asian Bureau of Finance and Economic Research, and a non-resident Senior Fellow of the National Council for Applied Economic Research.
Useful information

Cloakroom
A cloakroom is available until 6pm. Please note, although the cloakroom will be staffed at all times, items are left at the owner’s risk.

Emergency numbers
The 24 hour College emergency telephone number is 020 7589 1000 if keyed into a mobile phone. From College phones on South Kensington Campus, the extension number for Security is 4444.

Fire safety
In the event of a fire, please leave as quickly as possible via the nearest fire exit and make your way to the fire assembly point at the corner of Exhibition Road and Imperial College Road. If you discover a fire, please raise the alarm and inform security or a member of staff at the earliest possible time.

Menu
We have made every effort to serve a healthy locally sourced menu at the conference. Beverages and snacks will be available during breaks throughout the day.

Toilet facilities
Toilets are available a short walk from the lecture theatre. When exiting the theatre, walk along the main foyer and turn left towards the lifts.

Wi-Fi
Free Wi-Fi is available to all delegates. Log-in details can be found in your delegate pack.

Join the conversation
Twitter
Follow the conversation online with #IBFutureFinance

Live streaming
You can follow the live stream of the conference on our YouTube channel at: youtube.com/ICBusinessSchool
Please do pass this URL on to anyone who may want to follow the day’s proceedings.
Programme agenda

8.45  Registration

9.30  Welcome
James Stirling CBA FRS
Provost, Imperial College London
Francesco Veloso
Dean, Imperial College Business School

9.40  Co-Chairs welcome
Franklin Allen
Professor of Finance and Economics and Director, Brevan Howard Centre at Imperial College Business School
Andrea Buraschi
Chair of Finance, Imperial College Business School

Opening keynote:
9.45  External keynote
Professor Muhammad Yunus
Nobel Laureate

Session 1: Finance, inequality and development
10.15  Panel Discussion
Rui Barros
CEO, Barclays Bank Mozambique
Ralph De Haas
Director of Research, European Bank for Reconstruction and Development
Facilitated by Claudia Custodio
Associate Professor of Finance, Imperial College Business School

10.50  Break

Session 2: The financial economist view of current macro events
11.10  Alex Brazier
Executive Director, Financial Stability Strategy and Risk (FSSR), Bank of England

11.40  Panel Discussion
Megan Butler
Director of Supervision, Financial Conduct Authority
Thomas F. Huertas
Partner and Chair, EY Global Regulatory Network
Facilitated by David Miles CBE
Professor in Financial Economics, Imperial College Business School

12.15  Lunch

13.15  Afternoon keynote
‘The Bank of the Future’
António Horta Osório
CEO, Lloyds Banking Group

Session 3: Fintech, cryptocurrencies and cyber security
13.45  Daniel Masters
Chairman of Global Advisors (Holdings) Limited

14.15  Panel Discussion
Ruth Wandhöfer
Managing Director, Global Head of Regulatory and Market Strategy, Citi Bank
Andrew Hauser
Executive Director of Banking Payments and Financial Resilience, Bank of England
Facilitated by Andrei Kirilenko
Director, Centre for Global Finance & Technology, Imperial College Business School

14.50  Break

Session 4: The market efficiency debate: indexing, quants and the future of the asset management industry
15.10  Lasse Heje Pedersen
Principal, AQR Capital Management and Professor of Finance, Copenhagen Business School

15.40  Panel Discussion
Luke Ellis
CEO, Man Group
Alberto Gallo
Partner and Head of Global Macro Strategies, Algebris Investments
Ryan Blute
Head of Global Wealth Management, PIMCO
Facilitated by Andrea Buraschi
Chair of Finance, Imperial College Business School

16.15  Break

Session 5: Household finance
16.35  Tarun Ramadorai
Professor of Financial Economics, Imperial College Business School

17.05  Panel Discussion
Nigel Wilson
CEO, Legal & General Group
Sir Andrew Dilnot CBE
Chair, UK Statistics Authority and Warden, Nuffield College, Oxford
Roger Marsden
Managing Director, Retirement & CEO Equity Release, Aviva plc
Facilitated by James Sefton
Professor in Financial Economics, Imperial College Business School

17.40  Networking drinks reception
Brevan Howard Centre for Financial Analysis

The Brevan Howard Centre spearheads cutting-edge research in financial market behaviour.

Now in its fourth year, the Centre has dramatically enhanced Imperial College Business School’s expertise in financial economics and strengthened ties with other disciplines, including engineering and computational finance.

Professor Franklin Allen, Director of the Centre, along with peers in the fields of finance, economics and business, has forayed into new and wide-ranging research topics within the Centre’s objectives and continued to shape the terrain of financial research and scholarship.

The mission statement of the Brevan Howard Centre reflects its wide ranging interests. It lays out three broad streams of research the Centre hopes to promote:
- Financial stability and financial regulation
- Comparative financial systems and designing new financial structures
- Financing development, environmental protection and medicines

The Centre is funded by a gift of £20.1 million from Brevan Howard, Europe’s most successful hedge fund, which was established by Imperial alumnus Alan Howard (MEng Chemical Engineering & Chemical Technology 1986).

Find out more:
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E: bhcentre@imperial.ac.uk
W: imperial.ac.uk/business-school/research/brevan-howard-centre-for-financial-analysis
MSc 20th anniversary

This year, Imperial College Business School marks the 20th anniversary of its MSc Finance programme

“The programme was set up to provide a rigorous grounding in the theory of finance, and also provide the practical skills required for a successful career in the finance industry,” said Dr Lara Cathcart, the programme’s current Academic Director. The programme’s success has been attested to in the many successful financial careers it has kick-started. Since its inception, it has sent hundreds of students on to positions in a wide range of global financial institutions: HSBC, J.P. Morgan, Deutsche Bank, KPMG, UBS, Credit Suisse, Barclays, Bank of China, Bank of America Merrill Lynch and many, many more.

As it enters its third decade, the programme’s continued success is reflected in its numbers: it ranked 12th in the world in the Financial Times Masters in Finance Ranking 2017, and was ranked second in the world for securing a career in investment banking by eFinancialCareers in 2016.

At the same time, the size of annual cohorts has grown from 53 in 1997–98 to 92 in 2017–18, and this year’s intake hit gender parity, with 50 per cent of students being female (up from 40 per cent in 2016–17 and 28 per cent in 2015–16).

 “[The programme] does provide the right balance between theory and practice, and is cutting edge in its content,” said Dr Cathcart. “We are consistently seeking to improve our offering and equip our students with the latest skills required by the finance industry.” To this end, the School regularly introduces new modules that incorporate the latest financial trends, from big data in finance and machine learning, to cryptocurrencies and algorithmic trading, while taking feedback and advice from its very active advisory board.

The 20th anniversary of the MSc Finance will be marked with a series of events organised throughout the academic year. For more information, email alumni-business@imperial.ac.uk

Corporate partnerships

Discover how to access the best faculty, students and research expertise in the world.

Working in partnership with Imperial College Business School means joining forces with one of the world’s leading universities. There are a number of ways we can partner with organisations to drive success and give your business an edge over the competition:

Research partnerships
World-leading faculty have the expertise and resources to work with you on your next major project or programme.

Student engagement
Support high-calibre students and recognise academic excellence by offering scholarships and awards, or work with students on applied projects.

Consultancy
We can assist you to identify and engage with experts within the Business School or the wider College.

Events
Events provide you with a convenient way to access our world-class research and to network with faculty and high-profile external guests.

Contact us to discuss opportunities for your organisation

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Head of Corporate Partnerships
Imperial College Business School
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Development

Support Imperial College Business School and the world’s future leaders of business and society

Imperial College Business School is uniquely positioned to drive transformation in business and society through the fusion of innovation, technology and entrepreneurship. We are part of Imperial College London, a global leader in science and technology and the most international university in the UK. Our students and research centres develop practical solutions to real world issues, and our research is sought by governments, policy makers and business leaders worldwide.

Through our graduates and research, our impact is truly global. Our alumni, donors and partners are key in supporting our mission to inspire brilliant minds to become the world’s future business leaders. Philanthropic support helps us to remain at the forefront of business education by enabling us to:

- Support exceptional students with scholarships and bursaries
- Invest in our facilities, faculty and world-leading research centres
- Fund exciting new initiatives in entrepreneurship and innovation that enhance the educational experiences of our students

If you would like to learn more about opportunities to partner with and support Imperial College Business School philanthropically, please contact:

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Head of Development
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M: +44 (0) 7714 051 460
E: p.mburu@imperial.ac.uk
Imperial Business Partners – Fintech

The Imperial Business Partners (IBP) programme offers a unique approach to problem solving for research-driven industries by providing accelerated access to Imperial’s expertise, talent and facilities.

Members benefit from a range of specialist services, and enjoy a programme that combines academic excellence with entrepreneurial innovation to generate powerful debates and inspirational discussions.

Imperial is the only UK university to focus exclusively on science, technology, engineering, medicine and business research. This gives IBP members access to a unique and critical mass of expertise, including in fintech, nutrition, entrepreneurship and innovation, sustainability and green growth, data science, and AI and smart infrastructure. The IBP Fintech chapter has been established to help companies address the challenges posed by disruptive technologies to the financial services.

**Additional benefits of the IBP programme**
- A bespoke platform for accessing the Imperial entrepreneurial ecosystem, including academic expertise, enterprising students, and state-of-the-art research facilities and working spaces.
- **Bespoke Pathfinder**
- Access to Imperial’s talented students for problem-solving, internships and recruitment.
- Long-range technology foresighting with Imperial Tech Foresight.
- Use of Imperial research facilities.
- Invitations to an annual showcase of Imperial start-ups.
- Members-only executive networking events and dinners showcasing Imperial research.
- Delegate spaces at conferences given by Imperial and partners.
- Discounts on Imperial College Business School Executive Education open enrolment training programmes.

**IBP members**
- Astra Zeneca
- AWE
- Barbican Insurance Group
- Barclays UK
- Blenheim Chalcot Management
- BP
- Brevan Howard
- BT
- Centrica
- Dyson
- Edwardian Hotels Group
- Huawei
- INEOS
- KPMG
- Mastercard
- National Grid
- NEC
- Procter & Gamble
- Rolls Royce
- Shell
- Tata UK
- Vodafone Group

**Future events**
- 24 April – Start-up showcase
- 8 May – Early stage climate mitigation technologies
- 14 June – TF2038: Shifting realities

**Contact**
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  W: imperial-business-partners.com
At Imperial College Business School, we’re testing new solutions for financing a cleaner future and generating a more accurate view of risk and return in the field of climate investing. Founded in 2016, the Centre for Climate Finance & Investment conducts rigorous, industry-relevant research on renewable energy, clean technologies and the low carbon economy transition. Through collaborative scholarship, we are facilitating greater capital flows to sustainable and resilient infrastructure.

“For every two months we delay making climate investing mainstream, another trillion dollar investment opportunity gets wasted. Stimulating economic growth while reducing greenhouse gas emissions can be the greatest business opportunity of the century, but it’s not going to happen until investors get a clearer view of the benefits.”

Dr Charles Donovan
Director of the Centre for Climate Finance & Investment

Find out more at:
@ImperialCCFI
E: climatefinance@imperial.ac.uk
W: imperial.ac.uk/business-school/climate-investing
The Centre for Global Finance & Technology

The Centre for Global Finance & Technology serves as a hub for multidisciplinary research, business education and global outreach aimed at a greater understanding of the impact of technology on finance, business and society.

The Centre aims to develop an in-depth understanding of how digital technologies impact finance in order to develop pioneering exportable ideas for the benefit of business and society. In tandem with its corporate partners, the Centre is currently focused on research into technology in market infrastructure systems and quantitative strategies, distributed ledger technologies and cryptocurrencies, and mobile money and digital payments.

Find out more:
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Centre Manager
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Time to think

In times of environmental, societal and technological disruption, new thinking is required.

An Imperial Executive Education is the time to explore, experiment and transform – embracing bold new ideas guided by global thought leaders, science pioneers and business experts.

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