Executive Master
In Finance
Class Profile 2021
INSEAD Executive Master in Finance (EMFin)

For more than half a century, INSEAD has been developing ambitious leaders with a unique worldview and a strong entrepreneurial spirit. Our world-class faculty, close links to the international business community and participative teaching style are just some of the reasons for our outstanding reputation.

INSEAD’s Executive Master in Finance (EMFin) combines these characteristics with a tailored programme that will hone your leadership and management skills as well as deepen your knowledge of the sector. Primarily taught in the Asia campus, the programme is strategically located in Singapore, a global and regional financial hub with a progressive and ever-expanding financial market.

Class of 2021 - Key Facts

<table>
<thead>
<tr>
<th>Participants</th>
<th>Nationalities</th>
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<tr>
<td>32</td>
<td>16</td>
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<table>
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<tr>
<th>Average Age</th>
<th>Women</th>
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<tr>
<td>35 yrs</td>
<td>22%</td>
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<table>
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<tr>
<th>Average years of work experience</th>
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<tr>
<td>10 yrs</td>
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Main Industry Sectors

- Banking: 19%
- Other Financial Services: 19%
- Corporate Sector: 13%
- Investment Banking: 13%
- Capital Markets: 6%
- Consulting: 6%
- Investment Management: 6%
- Private Equity/Venture Capital: 6%
- Real Estate: 6%
- Technology, Media & Telecomms: 6%
<table>
<thead>
<tr>
<th>Name</th>
<th>Page</th>
<th>Nationality</th>
<th>Work Country</th>
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<tbody>
<tr>
<td>Meraj AHMED KHAN</td>
<td>4</td>
<td>Indian</td>
<td>United Arab Emirates</td>
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<tr>
<td>Faisal AL GHARABALLY</td>
<td>4</td>
<td>French, Kuwaiti</td>
<td>United Arab Emirates</td>
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<tr>
<td>Edgard AL KHOWURY</td>
<td>4</td>
<td>Lebanese</td>
<td>Lebanon</td>
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<tr>
<td>Paul ANDREWS</td>
<td>5</td>
<td>Indian</td>
<td>United Arab Emirates</td>
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<td>Rizka ARMADHANA</td>
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<td>Indonesian</td>
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<td>Mahesh ASSANAND</td>
<td>5</td>
<td>British</td>
<td>United Arab Emirates</td>
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<td>Willard ASWIGUI</td>
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<td>Filipino</td>
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<td>Altesh BAIJOO</td>
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<td>Sholto DAVIDSON</td>
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<td>Ralph DU</td>
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<td>Daniel HAN</td>
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<td>Bruce HART</td>
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<td>South Africa</td>
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<td>Hiroyasu HIRANO</td>
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<td>Japanese</td>
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<td>Alex Yang HOU</td>
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<td>Qian (Iris) JIANG</td>
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<td>Günter KLEIN</td>
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<td>Jens KRAUSE</td>
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<td>Jay LAMBERT</td>
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<td>Alex LIM</td>
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<td>Thabo LIMEMA</td>
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<td>Valerie Nanqi LIU</td>
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<td>Bonani MKOKO</td>
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<td>Raj SETHI</td>
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<td>Jiangzheng (Willie) SHI</td>
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<td>Zoya SISULU</td>
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<td>Kym VU</td>
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<td>Jason WANG</td>
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<td>Lily WANG</td>
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<td>Canada</td>
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<tr>
<td>Claire XU</td>
<td>14</td>
<td>Chinese</td>
<td>China</td>
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Meraj Ahmed KHAN
Indian
Senior Consultant - Facilities and Asset Management, Mace Group
United Arab Emirates

Meraj is a strategy, operations, and commercial management professional experienced in real estate, infrastructure, engineering and facilities management sectors in the Middle East and Asia, with around 12 years of experience on some iconic projects. Meraj has worked with multinational/semi-government companies within consultancy, projects, Public Private Partnership (PPP) and long-term service contracts on multi-industry sectors. His expertise is in understanding the core business objectives, developing project life cycles and estimating of operational cost of assets.

At the EMFin programme, Meraj aims to tap into the extensive network and experience of his professors, alumni, and cohort, as well as to refresh and update his technical skills in finance and delve deeper into areas such as alternative investment, project finance and private equity.

Faisal AL GHARABALLY
French, Kuwaiti
VP Investor Relations, Senior Placement Manager, Greenstone Equity Partners
United Arab Emirates

Faisal has over 13 years of experience in corporate and investment banking with international exposure across the Middle East, North Africa and Asia Pacific. He has serviced a growing portfolio of SME and MNC clients in Kuwait, mitigated and covered capital risk on a multi-billion dollar loan book in Hong Kong, and headed the Asia Pacific business management of the loan and trade syndication desk.

Faisal hopes to leverage on the financial skill sets and overall experience gleaned from the EMFin programme to deepen his footprint in corporate finance and private equity, while extending his global network via the INSEAD alumni community.

Edgard AL KHOURY
Lebanese
Investment Associate, The Luxury Fund Management
Lebanon

Edgard has eight years of experience in investment management and corporate finance in the luxury, fashion, fashion-tech, digital media and related specialty technology sectors across Europe, the United States, Middle East and North Africa. He is well-versed in managing all aspects of the deal flow pipeline including industry and company analysis, bottom-up assessment, financial modeling, valuation, financial and legal due diligences, as well as reviewing and editing transaction documents.

Through the EMFin programme, Edgard hopes to sharpen his analytical skills, expand his financial and business knowledge, open his mind to fresh ideas and perspectives, strengthen his awareness of global business trends, and build an international professional network.
Paul ANDREWS

Indian
Head of Reporting, WSP Middle East
United Arab Emirates

Paul is a senior finance executive with over eight years of experience in financial reporting and analysis for engineering consulting services. He ensures that business activity is accurately represented in adherence with international standards, along with relaying insights and risks to key operational leaders. He has been involved with data integration, systems three reporting processes as a part of three acquisitions and has led a few internal projects for improving efficiency through optimised use of available tools and resources.

Paul's aim for joining the programme is to broaden his skillset beyond the boundaries of reporting and analysis, and eventually be able to add more operational value through the broader finance function.

Rizka ARMADHANA

Indonesian
CEO and Founder, PT Sangsaka Hidro Tiara (and subsidiaries)
Indonesia

As an accomplished executive with years of experience in business development, construction management, operations and consulting in power plant projects in Indonesia, Rizka has a proven entrepreneurial spirit in leading engineering consulting and investment from Green Field into operation. He has a strong background in computer science with several years of experience in the financial market.

By joining the EMFin programme, Rizka hopes to enhance his knowledge of finance and learn from great faculty and other members of the INSEAD community. He also wants to improve his leadership and communication skills, and network with other finance professionals around the world.

Mahesh ASSANAND

British
Managing Director, Nawara Group
United Arab Emirates

Mahesh is a legal and finance professional with 10 years of work experience dealing with alternative investments. With an educational background in law and business, he can identify opportunities and evaluate them from both perspectives, enabling him to create a fluid strategy pre- and post-acquisition.

Mahesh’s core strengths are identifying and originating deals, using legal and financial knowledge to negotiate deal terms, effective stakeholder management, and clear assimilation of complex structured products and financing options.
Willard ASWIGUI

Filipino
CFO, People4u, Inc.
Philippines

Willard is a financial leader with a demonstrated track record of improving the financial performance of various organisations. His finance and accounting experience was gained through exposure to organisations in the education, healthcare, mining and consulting/professional services industries. Promoted to CFO recently, his role evolved from a transactional and cost-efficiency focus to an increasingly value-adding strategic focus. His professional affiliations include Philippine Institute of Certified Public Accountants (PICPA), Institute of Public Accountants (IPA Australia) and Financial Executives Institute of the Philippines (FINEX).

Willard hopes to create value in an organisation through financial leadership and stay relevant as a financial leader by joining the EMFin programme.

Altesh BAIJOO

South African
Chief Commercial Officer, RainFin
South Africa

Altesh is a business, marketing, finance and futures leader with experience in applied futures planning, product and commercial strategy development, alternative credit (lending/credit marketplaces), capital raising (retail and institutional) and leading cross-functional teams.

Altesh hopes that the EMFin programme will enhance his corporate finance and financial markets technical skills acquired via the shareholder, board and executive roles he has taken. He believes that he will benefit from interactions with professors and classmates, and is excited to connect with the INSEAD community during the programme and beyond.

Sholto DAVIDSON

British
Associate, Infrastructure & Energy Group, Macquarie Capital
United States

Sholto is an investment banking professional with diverse experience across the North American and European energy industries. He has eight years of professional experience in finance gained whilst working in London, New York and Houston. With solid deal execution skills, Sholto has completed financial advisory mandates, raised capital for clients and assisted with the development and financing of global-scale energy infrastructure projects.

Sholto’s primary aim of embarking on the programme is to refresh and broaden his finance knowledge base, and challenge himself. He hopes to accelerate his professional development in finance and is considering another international move.
Ralph DU
Chinese
Vice President, Mergers & Acquisitions Group, China Renaissance Group
China

As an accidental investment banker with nearly 10 years of experience in TMT Mergers and Acquisitions (M&A), large tech corporate and equity research, Ralph is experienced in deal-making. This includes idea generation, leads sourcing, C-suite negotiation, deal structuring and execution across the Greater China Region. He also has a strong track record in various other types of M&A and strategic financing, such as private placement with heavy-weight corporate investor deals.

Through the EMFin programme, Ralph hopes to update his hard skills in finance and leverage his EMFin degree as a launchpad into the next major consumer internet battlefield – the Southeast Asia region.

Daniel HAN
Chinese
Commercial Analyst, Integr8 Fuels Asia Pte Ltd
Singapore

Daniel is a commercial analyst with more than seven years of experience in the maritime fuels and shipping business. In his current role, Daniel built a comprehensive set of dashboards, tailored to the different needs of senior and top managers and used advanced business intelligence tools for a maritime fuels trading business with 11 trading offices worldwide and an annual turnover of more than USD 2 billion.

By joining the EMFin programme, Daniel wants to enhance his knowledge in finance, and improve his leadership skills and network. He aspires to take on a leadership role in business data analytics with a company where complex and advanced business analytics is among the key competencies and functions.

Bruce HART
South African
Head of Client Solutions, Investment Banking, Standard Bank
South Africa

Bruce has 17 years of experience in mergers and acquisition (M&A), equity capital markets and corporate finance, with three years in Beijing where he focused on cross border China-Africa M&A. He is experienced in managing a small team focusing on engaging with clients on strategy in order to originate and advise on large M&A transactions that require multiple investment banking products. He holds a Bachelor of Commerce (Honours) in Accounting Science from the University of Pretoria, South Africa and is a Chartered Accountant (SA).

Bruce’s aim of joining the EMFin programme is to improve and enhance his theoretical and technical knowledge of finance and strategy so as to leverage his knowledge when providing strategic financial advice to clients.
Hiroyasu HIRANO

Japanese
Associate Financial Officer, International Finance Corporation
Singapore

After seven years of work experience at the Structured Products department in Daiwa Securities Co. Ltd, Hiroyasu is currently working at IFC Treasury Market Operations where his main coverages are bond issuance trades and investor relations activity in the Asia and Oceania region. In his previous role at Daiwa, he was involved in issuing structured bonds and dealing/trading of structured bonds.

Hiroyasu’s career objective is to connect the finance needs of emerging economies and money supply in capital markets. He hopes that the EMFin programme will help deepen his knowledge in finance, widen his career network and help him gain leadership experience among people with various backgrounds.

Alex Yang HOU

Singaporean
VP, Group Strategy and Planning, DBS Bank
Singapore

In his current role within DBS Group Strategy and Planning, Alex supports the CEO and senior management to develop and frame the overall strategy for the Group and review strategy from time to time. This includes scanning the macro environment, supporting the implementation of the Group strategic agenda and managing the CEO and Team Head’s external engagements. Alex’ expertise lies in innovation and emerging technology in banking, financial analysis and strategic initiatives in consumer banking, corporate banking, and treasury and markets.

At the EMFin programme, Alex’s objective is to rebuild his fundamentals of finance, expand his global network with professionals from different backgrounds and enhance his leadership and strategic skills.

Qian (Iris) JIANG

Singaporean
Manager, Market Risk Analytics, Standard Chartered Bank
Singapore

Iris is a passionate, analytical and performance-driven risk quant. She has nine years of experience in derivative pricing, market risk measurement and interest rate risk in the banking book. She holds a PhD in statistics and applied probability with expertise in financial time series modelling, generalised linear regression, dimension reduction and factor analysis. She is skilled in programming in various languages such as Python, C++, C#, R and MATLAB. Iris also has a good understanding of the market risk measurement and the fundamental review of the trading book.

At the EMFin, Iris looks forward to networking with diverse professionals and building her leadership and strategic skills to broaden her career path in the financial industry.
Günter KLEIN

Austrian, Swiss
Head of Financial & Quantitative Risk Management, SIX Switzerland

Günter is an experienced leader with strong knowledge in financial risk management. He has more than 10 years of experience working in an international environment in the financial industry with a focus on financial market infrastructures. Excited about the inner workings, the veins and ties at the heart of the financial markets, Günter is a proven analytical thinker who is keen on finding unused potential and exploiting business opportunities.

Günter’s aim of joining the EMFin programme is to broaden his knowledge and go beyond the mere financial risk management aspect, and learn more about corporate finance aspects, treasury management and capital allocation.

Jens KRAUSE

German
Consultant, Sopra Steria SE
Germany

Jens is currently a consultant with the data science unit of Sopra Steria SE. He has prior experience in corporate credit ratings in Germany and capital market experience as an index, equity and crude oil futures trader, and foreign exchange trader in Hong Kong and Germany. Additionally, he was active as an independent private wealth manager in Hong Kong.

Jens wants to deepen his financial and capital markets proficiency, and sharpen his academic profile through the EMFin programme. He is looking at a career change into portfolio management in equities or fixed income, and hopes to work in Singapore in an asset management role.

Jay LAMBERT

Australian
Investment Banking Associate, Macquarie Capital
Australia

With four years of investment banking experience, Jay has worked on a broad range of transactions across multiple sectors, including some of the largest and most complex in Australian corporate history. He specialises in equity raisings and Initial Public Offerings (IPOs) with a focus on Australian and New Zealand companies in the resources and financials sectors.

By joining the EMFin programme, Jay aims to enhance his skill set, particularly in the areas of leadership, financial analysis and communication, while growing his professional network. He aspires to develop professionally in the field of investment banking, taking on more senior roles and opportunities.
Leon LEONG
Singaporean
Associate Analyst, Moody's Investors Service
Singapore

Leon is a fixed income professional with experience across bond origination, shipping and offshore finance. In his current role, he analyses the covenant packages of Asian and Latin American high-yield bonds, and publishes regular research on bond covenant trends. Leon graduated with a double-degree in Accountancy and Banking & Finance from Nanyang Technological University and is a CFA charterholder.

Through the EMFin programme, Leon looks forward to networking and learning from other finance professionals, and deepening his knowledge of fixed income and capital markets.

Alex LIM
Singaporean
Vice President, Asian Equity Sales, Credit Suisse
Singapore

With eight years of experience driving institutional sales covering Asian equity markets, Alex has lived and worked in Hong Kong, Jakarta and Singapore. He has a proven track record in generating profitable investment ideas and insightful market commentaries for institutional clients. Over the years, he has built long-term client relationships with major mutual funds, sovereign wealth and hedge funds across Asia. He is adept in delivering the full suite of investment banking franchise including corporate access, market research, IPOs and secondary blocks, and oversees in excess of USD 50 million worth of client revenue for the firm.

Alex’ objective of joining the EMFin programme is to expand his industry contacts and learn from others’ personal experience. He aims to be a more competent banker as well as a better investor.

Thabo LIMEMA
South African
Business Manager, Absa CIB
South Africa

Thabo is a qualified Chartered Accountant (SA) and has worked in the banking industry for over 10 years, having served articles and worked at Investec, and the rest of his career at Absa. In his current role, he deals with various topics from deal origination and management, business enablement, strategy development and execution, client management and risk management. He is also a people’s issues champion, working closely with HR and sitting on various forums, including the Inclusion Forum and the Employment Equity and Transformation Forum.

Moving forward, Thabo hopes to transform financial institutions in Africa to make them more fit for purpose for the region. He also wants to drive tech and data enabled execution of deals, transactions and client service, including risk management practices.
Valerie Nanqi LIU

Singaporean
Governance Lead, Enterprise Strategy and Transformation, AIA
Singapore

With eight years of experience, Valerie is a strategic programme manager from the financial industry and has geographic coverage of Singapore and New York. She is currently the product owner of enterprise data governance applications, managing enterprise initiatives with a yearly budget estimated at USD 1 million and leading a five-man task force to drive enterprise data maturity. Valerie's expertise lies in digital transformation and change management, regulatory implementation and reporting, investment banking, private banking, insurance knowledge and executive negotiation.

Valerie aspires to build and enhance a global network of professionals across business, finance and the arts, and develop a new generation of cross-discipline boutique business that will be adaptable in the new economy.

Bonani MKOKO

South African
Senior Credit Analyst, Standard Chartered Bank
South Africa

In Bonani's current role, he is responsible for credit analysis, monitoring, valuation and the reporting of credit risk. He looks after local and regional financial institutions, non-banking financial institutions, broker dealers, and sovereigns. Previously Bonani worked in treasury markets, where his role included interbank dealing, balance sheet risk management (liquidity risk, interest rate risk, markets risk), FTP, nostro accounts, capital and cash management, and balance sheet management. His expertise includes credit risk analysis, treasury markets, trade finance and debt financing.

Through the EMFin programme, Bonani is looking to develop his leadership skills. He is looking to navigate and transition his career to other areas of finance, build long-lasting friendships and networks across the globe. Furthermore, he wants to gain a strategic perspective of the world of finance across the globe, and learn from the professors, alumni, classmates and other professionals.

Jocelyn OH

Singaporean
Associate Director, Funds & Capital Markets, TMF Group
Singapore

Jocelyn is a successful business developer with 13 years of experience in the corporate trust and asset management space. She is an expert in opening up new markets and managing complex cross-border structures and transactions with geographical expertise in Europe, the Middle East, Africa, the United States and Asia Pacific. In her current position, she played a key role in the Asian Development Bank's first project finance deal in Indonesia for solar PV plants.

By joining the programme, Jocelyn aims to gain deeper insights into the financial markets by understanding how different aspects of the industry work, thus enabling her to bring new financing ideas to the market.
Steve SCHOTT
American
VP, Product Control, Financial Management Group, Macquarie Group Limited
United States

Steven has over 20 years of finance experience in various corporate finance and investment banking roles. In his current role at Macquarie Bank, he manages the product control function for the firm’s energy trading operation. Steve is primarily responsible for Profit & Loss (P&L) reporting, P&L attribution, market commentary and core general ledger controls. He is also actively involved in process improvement, establishing operational efficiencies and risk mitigation.

At the EMFin, Steve is looking forward to building technical expertise in financial markets, while expanding his professional network. He also aims to improve his leadership skills through a mix of coursework and interactions with global professionals.

Raj SETHI
Indian
Managing Partner, Sethi Capital
India

Raj has over two decades of consistent portfolio returns across business cycles and asset classes (commercial real estate, equities, fixed income), through hands-on management and value addition under changing regulations and business environments. He is experienced in managing Building Co-operative Societies/Condominiums as a President or Managing Committee Member through facility management teams.

Raj aims to leverage the INSEAD EMFin for a deeper dive into finance, valuation, financial modelling, investments and strategy, and join a global network of accomplished professionals. He aspires to build competencies in the private equity, venture capital, acquisitions and asset management space, and explore opportunities in Asia and other geographies.

Jiangzheng (Willie) SHI
Chinese
Co-founder/CSO, Musketeer Group Inc
China, Indonesia, Philippines

As an accomplished finance and business manager with 10 years of experience in overseas marketing and financial services, Willie is experienced in successfully executing corporate finance transactions and managing teams in Asia. He has international exposure across Europe, the Middle East and Africa, and a proven track record in leading successful Merger & Acquisition (M&A) deals internationally. In his current role, he led a key work stream of a strategic corporate restructuring initiative at a leading fintech, managing cross-border teams.

Through the EMFin programme, Willie looks forward to learning and improving his leadership skills, as well as learning from his classmates’ personal experience.
Zoya SISULU
South African
Head of DCM and Distribution, South Africa, Standard Bank
South Africa

Zoya is a seasoned debt capital markets specialist, having worked across the spectrum of debt capital markets products from commercial paper to securitisation transactions. She is passionate about the development of debt capital markets across the African continent given their importance to the much-needed infrastructure development across Africa. Zoya has worked across sectors in developing products and has been involved in raising debt in capital markets including the South African Sovereign, state utilities, municipalities and large corporates.

By joining the EMFin programme, Zoya hopes to deepen and broaden her knowledge of finance and its applicability beyond her current specialisation. She also hopes to better implement the knowledge she gleaned and drive impact investing across sectors for greater social benefit.

Kym VU
Vietnamese
Finance Manager, Centre of Excellence, NUHS
Singapore

A highly-driven finance leader with 12 years of experience, Kym specialises in FP&A, business decision support, auditing and project management. Her engagement portfolios have included major manufacturing, trading and healthcare companies across Asia Pacific, with international exposure in the United States and Europe. Kym has a proven track record in executing and managing key technology transformations, business solution and start-up projects. In her current role, Kym focuses on strategic planning and harmonisation of costing and pricing functions across various institutions.

Through the EMFin programme Kym aims to strengthen her knowledge base and get ready for future roles which will involve aspects new to her such as M&A, and treasury and investment evaluation. She is also keen to build lasting relationships with her classmates as well as the wider INSEAD community.

Jason WANG
Singaporean
Associate Director, Global Wealth Management, UBS AG
Singapore

Jason is an accomplished operations manager with nine years of experience in wealth management and investment banking. He is experienced in successfully delivering excellent wealth management services to clients and managing teams across Asia, with frequent international interaction with Europe. He has excellent technical, analytical, team management and stakeholder management skills.

Jason wants to leverage his EMFin experience to enhance his knowledge on concepts around finance, strategy and leadership, as well as to expand his global network.
Lily WANG
Chinese
Overseas Investment Director, Hangzhou Standard Mayo Industrial Co., Ltd
Canada

With four years of work experience in the family business Standard Mayo Industrial Co., Ltd, Lily is responsible for venture capital investments outside mainland China, with a focus on the bio-tech and pharmaceutical industries. Currently she is also an advisor to two private companies.

Lily's aim for joining the EMFin programme is to apply all the knowledge learnt to her daily projects, and to discover unique and creative solutions to the problems posed by each project. She aspires to complete a smooth generational transition of her company, and to establish stable investment networks in Asia and Europe.

Claire XU
Chinese
Manager, EY-Parthenon
China

Claire is a manager with rich work experience in consulting firms, where she dealt with diverse clients mainly in the education, tourism, city development and public sectors. Her professional expertise lies in growth strategy, operation improvement and M&A-related consulting services. Previously, Claire has served as an associate with BCG and as an Economist with AECOM.

Claire hopes to leverage INSEAD's academic strength to refresh her financial knowledge and learn about international best practices. Her career objective is to accelerate her development in the strategic investment area in education and related industries.