Lessons to be learnt from Great Recession

Business Education
Financial Training

The financial crisis highlighted failings of information and understanding. Educators are trying to fill the void, reports Emma Boyde

Business education is itself a business, so it is not unusual to receive a marketing spiel when enquiring about a programme. Just occasionally, however, it is possible to detect a sense of urgency from an academic who feels he or she is on a mission.

For Massimo Massa, professor of banking and finance at INSEAD, the sense of urgency relates to the need for more knowledge of the world of finance. “The whole changed,” he says. “One of the main messages to emerge from the catastrophic events leading to what is being referred to as the ‘Great Recession’, is that managers had been authorising financial deals they did not understand. ‘They were ashamed to ask how they worked.’

Prof Massa sees a perfect storm brewing, in which the complexity of the financial system must be balanced against a pressing need to provide for an ageing global population. Financial education, he says, should no longer simply be aimed at generating profits. It is now crucial for reducing risk and generating wealth. Ageing populations are relying on money set aside. ‘How this money is managed is crucial.’

INSEAD’s response was to join other business schools, especially in Europe, that already offered such programmes to provide a master in finance programme. Launched in 2013, it is aimed at professionals with four to six years work experience. It is a departure from INSEAD’s traditional offerings – MBA programmes and short courses for executives – and is a determined attempt to produce professionals who can work in a strategic role within the financial services industry.

Prof Massa envisages them taking on jobs as divisional managers in banks or as partners specialising in finance in a consultancy.

Despite Prof Massa’s sense of mission, the latest application trends survey from the Graduate Management Admission Council (GMAC) published annually in September might indicate poor timing. More than half (53 per cent) of schools surveyed in 2013 reported fewer applications for master of finance programmes against 42 per cent reporting a rise in interest. The drop in interest is in marked contrast to the previous four years.

Continued on Page 5

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### Masters in Finance


#### Financial Times Global Masters in Finance 2014

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#### Key to the weighting of ranking factors

- **Student satisfaction**: how satisfied are students with their learning experience?
- **Career progression**: how much are graduates paid and do they enjoy their careers?
- **Aim achievement**: have students achieved what they set out to do? This is based on surveys of students.”
- **Female Faculty**: percentage of female faculty at the time of the ranking measurement.
- **Female Students**: percentage of female students at the time of the ranking measurement.
- **Female Faculty (2) [2]**: percentage of female faculty at the time the master’s programmes began.

#### Online poll

- **85% think a master’s Boosts job security, but which factors do they see as threats?**
- Find out more at: FT.com/job-security

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**Key contributors**

- **John Authers**: Senior investment columnist
- **Emre Boylu**: Business education editor
- **Della Bradshaw**: Business education editor
- **Charlotte Clarke**: Online and social media producer business education
- **Laurent Ortmans**: Business education statistician
- **Adam Palm**: Online money editor (acting)

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**Financial Times Global Masters in Finance 2014**

The top 45 masters in finance programmes.

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Will CFA become new MBA?

Qualifications

The cheaper – if tougher – option is gaining ground, writes Emma Boyle

This month thousands of people are sitting multiple-choice exams in exam centres across the world. The Association of Investment Management & Research (AIMR) is behind the exams, known as CFA.

The businesses in which CFA qualifications are valued are various. “There are different reasons for having them,” says John Mehta, chief executive of the CFA Institute’s JobLine. “The biggest is that many people think having a CFA makes you a better sort of financial analyst. Others say it’s about networking.”

If people sign up for an MBA qualification, there’s an expectation that they are going to get through or be helped through,” says Prof John Bowers, director of the Centre for Management Education at the University of Bath. “The CFA qualification is also being helped by growth in the number of challenger banks. There were 30 in 2001, the vast majority of whom were from the UK. By 2013, there were 108,888 – more than a third of whom were from outside the US.”

The number of students who are CFA charter holders has doubled to 108,888 – more than 1m people in the world probably hold an CFA qualification.

Candidates are given a multiple-choice set of questions. On a level I exam, you find yourself being faced with a scenario and asked to work individually and at your own pace. The material is often used in business schools, but the structure of capital markets foster a culture of “passing the buck” – the structure of capital markets foster a culture of “passing the buck” – the structure of capital markets foster a culture of “passing the buck” – the structure of capital markets foster a culture of “passing the buck” – the structure of capital markets foster a culture of “passing the buck” – the structure of capital markets foster a culture of “passing the buck” – the structure of capital markets foster a culture of “passing the buck”.

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The qualification requirements, however, vary significantly by role according to Ms Mead, global partner in the asset management practice at the consultancy PwC recently presented, “We view [MBAs] as part of the oversupply of entry level candidates,” she says. “We value candidates who can demonstrate they have the skills, knowledge and experience required to perform in a role, regardless of where they obtained their qualifications from.”

(Continued...}

While MBAs might not be crucial for entry level candidates, they are increasingly common at the top level of companies. "I think the level of the CFA-hedged composite, with no one else of PBF’s chief executive having such one, according to figures from Robert Half however, James Bradshaw, head of the global financial services practice at Lazard in New York says they are not a deal breaker. "They can make a difference at entry level, but when candidates are more experienced, the track record and work experience are far more important,” he adds. (The recent update)
Partnerships and short courses will plug funding shortfall

Meet the dean: Steef van de Velde has a tricky balancing act to sustain, says Della Bradshaw

**Biography**

- **Life events**
  - Born in 1963 in Amsterdam, the Netherlands
  - Ph.D. in Economics from Erasmus University of Rotterdam
  - Joined E&Y in 1987 as a consultant in management consulting
  - Became partner at E&Y in 1996
  - Joined Erasmus University in 2001 as a professor of entrepreneurship

**Qualifications**

- BSc in Economics from the University of Amsterdam
- MSc in Economics from Erasmus University
- PhD in Economics from Erasmus University

**Career**

- Joined Cass Business School in 2008 as vice-dean for Academic Affairs
- Appointed dean of Cass Business School in September 2011

**Videos on F.com**

**John Authors**

**What can MBAs still offer in the face of a stiff challenge from other qualifications?**

**Fees**

The money has to come from the market. In the future, we have to become more private.

**Distance learning**

Interactive courses help remove barriers to distance learning, writes Adam Palin

Distance learning is fast becoming an important area of new Ubiquitous Learning qualifications. Both the recently approved Distance Learning Associate (DLA) programme and the Distance Learning Master of Science (DLS) programme of the Association of Chartered Certified Accountants (ACCA) fall into this category.

While the use of distance learning has grown in recent years, the proportion of these courses is small compared to the traditional mode.

**Online education**

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**CFA**

CFA bodies begin to accept Moocs

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Leap of faith from finance to fashion

Interview

Helena Farstad

The head of Multemyr tells Charlotte Clarke why she left accounting to start her label.

H elena Farstad is a qualified Chartered Management Accountant who changed career services for fashion design. It is not a move she ever imagined making. When she left the City back in 2003, she started her financial training at Imperial Chemical Industries in 2001 and by 2004, was a senior manager at Alliance Bank Group working on the integration of TSB and HSBC. When the recession hit in 2008, she was cut from her role and lost her job. Today, she is chair executive of Multemyr which means “cloudberry wind.” In its technicolour guise, the brand offers women’s clothing with a family of sustainability no longer corresponded to her personal values no more, she says. “My personal values no longer corresponded to my day-to-day work.”

Farstad continued working with her former colleagues, but I didn’t know what else I should do,” says Ms Farstad, who had by then experienced three acquisitions Uniqema/Croda, ICI/Akzo Nobel and Surti/Younger, and witnessed the consequences of a chemical industry in decline. “I resigned anyway and started to do research.”

“I could not have done all this – and by 2006, was a senior manager in her former career, the on-City worker also began to provide some interesting

Despite moving away from financial services, the contacts the Farstad made during that time helped her find direction. When starting her business, technical expertise was not her area of expertise. She introduced her to the chief executive of Fast Forward, a charity that aims to help former financial services workers re-train and get a new job; and by 2006, was a senior manager in her former career, the on-City worker also began to provide some interesting

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