

### Natalie Cade, Founder, China IQ

Consumption is central to China's next growth phase, but demographics, structural challenges and cautious consumers complicate the path ahead. Natalie Cade is a former Managing Director at UBS Investment Bank with decades of experience helping institutional investors and business leaders understand and navigate China's economy and its consumers.

Living and working across Greater China for 25+ years, Natalie brings first-hand visibility into how the consumption transition is playing out on the ground and where the risks and opportunities may lie.



Through her consultancy China IQ, Natalie closely follows Chinese consumers' sentiment and behaviour, showing how spending patterns, city-tier dynamics and brand power are evolving; unpacks policy signals such as hukou reform and its potential impact on millions of migrant workers; and connects China's ageing, shrinking and increasingly single population to today's market opportunities.

At UBS, Natalie created and led the China 360 team, delivering thematic research and hosting investor tours across megacities, new-economy hubs and lower-tier markets. Previously she held senior research roles at CLSA, advised multinationals on China strategy, and began her career supporting UK-China policy exchange. Natalie started learning Mandarin as a teenager. She first visited China in 1992, lived in Beijing from 2005-2020 and now calls Hong Kong home.

### Why Work with Natalie

- 25+ years of China engagement – from the reform era to today's complex shifts
- 20+ years living in Beijing & Hong Kong, Mandarin speaker; former MD at UBS, ex-CLSA
- Has led 100s of surveys & field trips: deep, first-hand visibility into sentiment + behaviour
- Has briefed 1000s of investors globally; frequent speaker/moderator at investor forums, events
- Balanced perspective, bringing clarity and context to China discussions

### Topics, Formats & How to Book

- **Topics\*:** China's consumption transition | China 2030 | household habits | brands | labour & property | youth attitudes | demographics | urbanisation | structural reforms *\*details overleaf*
- **Formats:** Executive Briefings | Presentations | Panels | Fireside Chats | Moderation
- **Audiences:** C-suite | Strategy Units | Family Offices | Investment Teams | Boards
- **Fees:** On request. Travel/hotel costs additional for in-person events outside Hong Kong.
- **Bookings:** Please get in touch well in advance of your event. The more detail you can provide – format, audience, topics of interest, logistics – the better.
- **Get in touch:** [contact@nataliecade.me](mailto:contact@nataliecade.me); [www.linkedin.com/in/natalie-cade](https://www.linkedin.com/in/natalie-cade); [www.nataliecade.me](http://www.nataliecade.me)

### Natalie Cade – Sample Topics

Natalie's sessions deliver practical insights into sentiment, behaviours and trends in China. Designed for investors, business leaders and brands – tailored to your needs.

#### China IQ: What Now, What Next

*Analysis of recent trends and a look ahead*

Drawing on recent data trends, policy moves and conversations across China, Natalie unpacks how sentiment is trending across households and businesses, how policies are playing out on the ground, and what to expect in the months and years ahead.

*You'll walk away with:*

- > A real-time readout on developments across China's economic and consumption landscape
- > Insights into accelerating, slowing and shifting trends, city-tier dynamics, and brand power
- > How policy is trying to steer behaviour; what's really changing (or not); and the signals to watch for

#### Hukou Reform: A Closer Look

*Spotlight on a key policy priority*

China's hukou system still constrains mobility and consumption, but the impact is uneven across regions – and the reality more complex than the headline narrative. Natalie has tracked related policy developments for years and in this talk explores where reforms are advancing, where to look for early signals and the implications of potential policy changes for millions of migrant workers.

*You'll walk away with:*

- > An understanding of what reforms are happening, and where
- > How these changes could affect labour mobility, property markets and household spending

#### China's Demographics: Singles to Seniors

*Implications for demand, work and growth*

China's population is ageing, shrinking, and increasingly single — with profound implications for consumption, technology, business and society. Informed by her years' analysing diverse age groups in China, Natalie connects these shifts to sector and policy trends unfolding right now and set to shape the future.

*You'll walk away with:*

- > A breakdown of China's key demographic shifts, related risks and opportunities
- > Insights into how policy is responding, where the gaps are, and what it all means for key sectors

**Get in touch:** [contact@nataliecade.me](mailto:contact@nataliecade.me); [www.linkedin.com/in/natalie-cade](https://www.linkedin.com/in/natalie-cade); [www.nataliecade.me](http://www.nataliecade.me)