



TECHNOLOGY: These 5 trends will indicate a dynamic and rapidly evolving technological landscape in 2025:

- **Artificial Intelligence (AI):** AI will continue to revolutionise industries with advancements in 'multimodal AI', which will seamlessly integrate text, images, and audio for richer interactions across various industries
- **Cybersecurity:** AI will intensify and become a key battleground for cyber attackers and defenders, leading to significant costs for businesses and organisations
- **Healthcare:** Emerging technologies will enhance remote care, strengthening connectivity between doctors and patients
- **Metaverse and Virtual Worlds:** These will create new digital frontiers for interaction and commerce
- **Quantum Technology:** Quantum sensing will transition from theory to practical applications, driven by business investment



SPORTS: Arne Slott has taken over an exceptional team, meticulously built by the legendary Jurgen Klopp. For Liverpool, it's business as usual.

Rivals might have thought they could sleep easy after Klopp's departure, but that hasn't been the case. Liverpool has been in stellar form, leading both the Premier League and the Champions League. Liverpool is poised to win both, and perhaps even achieve the quadruple. It's all possible.

The predicted top 4 finish in the 2024-25 season will be:

1. Liverpool
2. Man City
3. Arsenal
4. Chelsea

So, can Liverpool retain their key players? Mo Salah and Virgil van Dijk will stay, but unfortunately, Trent Alexander-Arnold will join Real Madrid in the summer, seeking a new challenge. Rival Premier League teams will breathe a sigh of relief.



FILM: The Oscars has been pushed back due to the fires in LA, but the show will go on... a week later!

Surprised Denzel Washington wasn't nominated for his role as the devious and cunning, Macrinus, in Gladiator 2, but the Oscars do surprise every now and then. Here is the list for the top awards:

- **Best Picture:** 'The Brutalist'
- **Best Actor:** Adrien Brody – 'The Brutalist'
- **Best Actress:** Demi Moore – 'The Substance'
- **Best Supporting Actor:** Guy Pearce – 'The Brutalist'
- **Best Supporting Actress:** Isabella Rossellini – 'Conclave'
- **Best Director:** Brady Corbet – 'The Brutalist'

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BUSINESS: These sectors are poised to offer numerous job opportunities in the UK:

- **Financial Services:** Usually drives the economy and it will continue to grow in banking, insurance, and investment
- **Healthcare:** The NHS faces a significant shortage of nurses, doctors, and support staff
- **IT:** There is high demand for experts in software development, cybersecurity, data analysis, and of course, AI
- **Construction:** Ongoing infrastructure projects and housing developments will boost employment
- **Education:** Significant workforce will be required in the areas of teaching, administration, and support staff
- **Retail:** While e-commerce will do well, physical shops will also grow, increasing demand for customer service roles
- **Public Sector:** The civil services are expected to expand
- **Hospitality:** There will be significant growth in travel and tourism



WORLD AFFAIRS: A snapshot of global trends:

- **Ukraine-Russia Conflict:** The conflict will come to an end by Ukraine being annexed, influenced by US President Donald Trump
- **Isreal-Palestine Conflict:** The unpredictability of the Trump administration will force Isreal and Palestine to work out a 2-state solution by the end of Trump's tenure.
- **US-China Relations:** There will be a renewed trade wars between the US and China. There will trade policies and tariffs, tensions over Taiwan and the South China Sea, but will eventually amount to nothing
- **Global Economy:** Asian economies will spearhead global growth, fuelled by strong consumer demand, expanding intraregional trade, and advancements in AI technology. India, Vietnam, and the Philippines will perform well, but China, Japan, and South Korea will lead the charge



PROPERTY: The UK property market will remain a buyers' market, though it will face challenges overall.

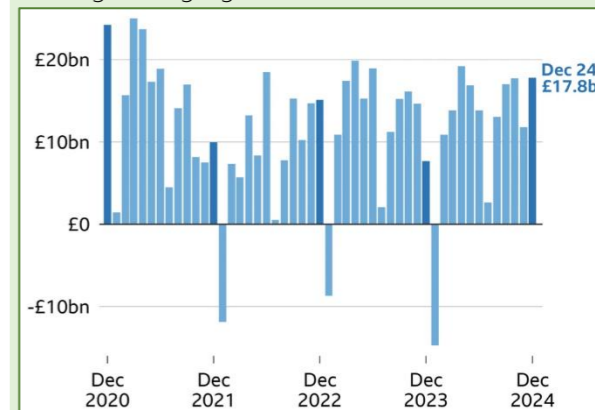
- **Buyers' Market:** There will be plenty of homes available for buyers to ponder over
- **House Prices:** Will rise by 5%
- **Mortgage rates:** Will fall to 4% making borrowing more affordable
- **Stamp Duty:** Rates will increase in April and the threshold for first-time buyers lowered to £300,000
- **Bank of 'Mum and Dad':** Will see a record £10 billion in gifts and loans made by parents to their children to buy a first property
- **London's House Prices:** In previous years, London's house prices rose by 12% compared to 21% nationally, but this year the Capital will surge ahead
- **Tenant Demand:** There will be high demand in major cities such as London, Birmingham, Liverpool, Glasgow, Leeds, and Manchester
- **New Planning Changes:** The introduction of the 'grey belt' will influence development trends
- **Prime Market:** Top end of the market will face challenges due to changes in non-dom status and taxation, but quality family homes in affluent suburbs will sell quickly
- **Sustainability Agenda:** Will continue to be a significant consideration for investors and developers



ECONOMY: The UK economy will experience a mix of growth in some areas and decline in others:

- **GDP Growth:** UK's GDP growth will be around 1%, due to a slowing economy and emerging weaknesses in the labour market
- **Inflation:** Inflation will be higher from when the Conservatives left power to 4%, which will be driven by public sector spending
- **Interest Rates:** Currently at 4.75%, which is highest among large-developed countries, but the Bank of England will reduce it to 3.75%, to accommodate the government's commitment to economic growth
- **Public Sector Spending:** Spending will increase to £1.2 trillion to fund the public services, state pensions, and debt interest
- **Labour Market:** The government's increase in Employer National Insurance and other taxes to be announced in the March Budget, will lead to a slowdown in hiring
- **Services Exports:** UK services exports will exceed £500 billion, making up a significant portion of the GDP
- **Defence Spending:** Will increase to 2.4% of GDP, but not the 5% demanded by the US President Donald Trump
- **Trade and Investment:** UK's trade be impacted by the US trade policies. Trade deals with India and the Gulf states will present some growth opportunities
- **Green Economy:** Continued progress towards a greener economy will focus on renewable energy and reducing crude oil production
- **National Debt:** The national debt is £2.8 trillion, and it will grow to around £4 trillion. From May to December 2024, the government borrowed £8.9 billion more than it did in the same period a year earlier.

Below shows the government's borrowing at a 4-year high for December 2024. December figures highlighted in dark blue.



Source: Office for National Statistics

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2025

Predictions



SPORTS: The NFL is masterful at creating lucrative media rights packages out of thin air. The NFL will sell dedicated media packages of international games in the UK, Germany, and other countries, generating over \$1 billion a year.

Women's professional sports will see significant growth with new teams and leagues emerging, particularly in football and hockey.

Regulation of sports betting advertisements will tighten, with a focus on protecting vulnerable individuals.



ART & CULTURE: Some key predictions in arts and culture:

- **Digital Art and Technology:** The integration of virtual reality and augmented reality will redefine how art is experienced and consumed, offering immersive experiences
- **Artificial Intelligence:** AI-driven algorithms will play a crucial role in art valuation, provenance verification, and enhance market forecasting
- **Retro and Vintage Revival:** Nostalgia will continue to be a powerful force, which will channel familiarity, comfort, and renewed appreciation of yesteryears