***Dr Michael Lloyd: D.Ll (Plymouth), MA (Cantab), Dip.Soc.Sci. (Oxon).***

Michael is a Cambridge Economist with a vast professional and industrial experience. He is now a ***Senior Research Fellow of the Global Policy Institute****.* He is also a published author (*see list of his published works, at the end of this CV*).

From 1973 to 1980 he was a ***European Commission official*** (*fonctionnaire*), principally based in the UK Office of the European Commission. He left in 1981 to become ***Director of International Affairs at British Shipbuilders.***

From 1984 until 1997 he ran **Ceres** an economic and technology consultancy and software development company. The consultancy covered a number of technology aspects, including advice to the ***Welsh and Scottish Technology Development Agencies***. The procurement software **Pisces** was sold to a number of utility companies and some government departments. In 1997/1998 Michael conducted the economic cost-benefit analysis which attracted the initial construction finance for the ***famous Eden Centre in Cornwall***.

At the end of 1997 he was appointed ***Economic Adviser to the European Parliament*** on EMU for the period until December 1998, as the Euro was being established, and Michael subsequently carried out a major economic study for the European Parliament.

He then became ***Director of AMRIE*** (Alliance of Maritime Regional Interests in Europe), based in Brussels, working on a number of European RTD transport and regional innovation and research projects.

Michael is ***Chair of the GPI Group on Monetary and Banking Issues***. During 2011 and 2012, Michael prepared the GPI submissions to the UK Independent Banking Commission (the Vickers Commission). Michael also co-authored two GPI publications (see below).

**Publications**

*Political Economy of the Euro,* 2010, Forum Press.

*Fiscal Federalism in the UK,* 2015, The Federal Trust

*The Revolution of Civil Society*, 2017, ISBN: 978-1-326-97022-2

*Federal Central Banks,* 2018, Forum Press. www.https://gpilondon.com

*The Federalist Revolution*, 2020, ISBN 978-1-907144-10-3

*The Growth-Oriented Economic Policy of the EU,* 2020. (ed. Angelo Santagostino). Cambridge Scholars Publishing.

*The ECB’s Mandate,* 2020, GPI, www.https://gpilondon.com

*British Business Banking, 2021, Agenda Publishing*

*The Re-Emergence of China: The New Global Era, 2022, World Scientific Publishing*

*Central Bank Digital Currencies: The Future of Money, 2023, Agenda Publishing*

***Business Profile***

Michael has now joined the **Connectd network** to use his corporate and SME startup experience, and his recent expertise and knowledge of the developing area of the use of central bank digital currencies and distributed ledger technology.

.**My Experience**

My relevant corporate career spans from 1980 to 2008, including a senior executive role in a large international company; in 1984 starting my own consultancy business, later employing 25 people; in starting a small software company in the 1990s, and running a European research and consultancy company in Brussels from 1999 to 2008. (*See below for more details*)

Prior to my corporate experience and sub was a senior European Commission official. Since 2008 I have spent time on ad hoc consultancy and research work in the UK. I have since written five books, the latest in 2023 on cryptocurrencies and central bank digital currencies, publishing further articles and speaking at conferences. I have a Cambridge economics degree and was Economic Adviser to the European Parliament in 1997/1998, working in Brussels.

**My Contribution**

I have been chairman and chief executive of my own small company, a senior executive in a large company, a senior official in an international organisation, and have served in a senior advisory capacity. This varied experience has involved managing entrepreneurial risks; managing budgets and cashflow; accessing finance from banks and the capital market and developing successful strategies.

I now want to use the fruits of my varied experience and expertise to provide corporate advice to the founders of fintech start-ups and of those wanting to grow further. These qualifications also enable me to provide strategic advice to larger companies.

**My Goals**

I am looking for board advisory roles within early-stage companies or later stage, medium-sized companies looking to diversify and move into new market areas, working closely with directors and senior managers.

The fintech sectors I am interested in are innovative payments companies looking to work with commercial banks and companies involved in the practical use of AI in a variety of sectors. These companies would be those where my experience is staring up a company from scratch and in developing new markets would be beneficial.

Another important area where I am able to provide advice is the strategic development of the public/private digital global ecosystem.

***Summary of Previous Key Business Experience***

***Director of International Affairs at British Shipbuilders.***

At the time when Michael joined the company/public enterprise it employed around 60,000 employees world-wide. Michael reported directly to the then Chief Executive, John Parker.

In his role he was responsible for the international policies and international relations (including towards the European Union institutions) of British Shipbuilders. We was the principal representative of the company in the European Union Shipbuilders Committee, the Association of Western European Shipbuilders, and the Organization of European Public Enterprises.

Michael also maintained close relations with the then UK Department of Trade and Industry. Including negotiations on government subsidy and support.

**Chair and Chief Executive, Ceres**

In the 1980s, following the privatization and closure of British Shipbuilders, Michael left to establish his own economic and technology consultancy company Ceres, later combining the consultancy work with the development of a public procurement expert system. Pisces, to enable utility companies, government departments, amnd local authorities to comply with the EU public procurement rules.

**Director, AMRIE, Brussels**

Following his period spent as economic adviser to the European Parliament, in the early 2000s Michael became Director of AMRIE in Brussels, an organisation that represented maritime transport interests and also conducted a large number of EU-funded technology and economic research projects.

**Associate Director and Senior Research Fellow, Global Policy Institute, London**

From 2008, and currently, Michael has been a senior associate of the Global Policy Institute, engaged in monetary policy and geopolitics, with over the past three years a focus on British business banking, central bank digital currencies, and digital ledger technology, and economics and technology in China.