

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

Michael read Economics at Trinity College, Cambridge and subsequent professional experience as an international civil servant, at board level management, and running economic consultancies. Latterly, he has given lectures and published various academic papers and books (*see list of his main published works at the end of this CV, books in bold*)).

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 Michael ran an economic and technology consultancy company. In 1997 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 during 1998, as the Euro and ECB were being established, and Michael also carried out during this period a study on comparative economic growth for the European Parliament.

Michael in 1999 became **Director of AMRIE** (Alliance of Maritime Regional Interests in Europe), based in Brussels, working on a large number of European economic regional and transport research and innovation projects, until leaving in 2007.

He joined the **Global Policy Institute, London** in 2007 as a **Senior Research Fellow** Michael prepared the GPI submissions to the UK Independent Banking Commission in 2011/2012. Michael was a **Visiting Fellow at Newcastle University in 2019**. He is now **Assistant Director** of GPI, writing articles on geopolitical and monetary policy issues.

Major 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.gpilondon.com (co-Authored)

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.gpilondon.com (co-authored)

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

Monetary Policy and Inflation: Are Central Banks Failing? 2024. (co-authored)

Perspective Chapter: Wholesale CBDCs

During 2023, 2024, and 2025 Michael has spoken on CBDCs and related issues at conferences in London, Durham, USA, Paris, Vienna, Warsaw, Japan, and Singapore.