



## Trevor Williams

### ECONOMIST

Economist, Visiting Professor, Lecturer, Writer, Public Speaker

Trevor Williams is the former Chief Economist at Lloyds Bank Commercial Banking, a position he held for well over 10 years. During this time he established a highly-regarded, award-winning, team of economists analysing global and domestic data to support clients ranging from financial institutions, large corporates to SMEs with bespoke insight.

## Trevor Williams's 2026 Biography

### About Trevor Williams

Trevor Williams served as Chief Economist at Lloyds Bank for over a decade. Now an author, academic and consultant, he analyses the key trends and policies that shape the economy and markets. From energy and climate to how companies use their data to understand the wider economy, he brings clarity and relevance to an often complex and abstract field.

Trevor worked for the civil service whilst studying for his economics PhD, after which he went on to work for over 30 years as an economist in the City, most notably at Lloyds. His professional life has encompassed equity and foreign exchange, forecasting and financial analysis. Today he provides clear insight into how politics, demographics and trade shape economies and economic trends.

From earnings and inflation to stock markets and trade deals, Trevor explores what is going on in the economy and what it means to organisations and individuals. Looking at both the global and the local, the long and short term, he explains what the numbers really reveal. With a focus on interpreting the information as it is, not as people might think or wish it was, he considers the effects of disruptions like Brexit and the Covid-19 pandemic, and how (and how quickly) economies can recover and what actions influence that recovery.

Trevor also studies what risks businesses and government face and how the economy will react. In particular, he looks at the political economics of climate change, including the risks for investors, insurers and the general population that this existential challenge could impose. He examines the economics of energy; the likelihood, causes and potential effects of energy shortages and what decisions and policies have increased the risk of energy reserves running low, as well as the cost to businesses and consumers. Alongside the global market in energy, he looks wider to the globalised economy, the sometimes fragile interdependences, the impact

### AVAILABLE FOR

- Speaking

### TREVOR'S SPEAKING THEMES

- Climate Action and Sustainability

### LANGUAGES: English

of trade policies and what it all means for prices and growth.

As rotating Chair of the Institute of Economic Affairs' Shadow Monetary Policy Committee Trevor keeps a close eye on Bank of England decisions and direction of travel. He unpicks the impact of interest rates, monetary policy and quantitative easing and translates them into useful intelligence businesses can use to inform strategy. He also reveals how companies can use their own big data sets to reveal insights into the broader economy and their place within it.

Trevor runs his own consultancy and is co-founder of FXGuard, a fintech based risk management tool for SMEs to manage foreign exchange risk exposure. Along with his own blog, Trevor writes regularly on financial and market matters, including a regular column in the personal finance magazine Moneyfacts. He is the co-author of Trading Economics, a clear guide to the statistics and indicators that underpin market economics. He is a Professor at St Mary's University, London and Visiting Professor at the University of Derby.

## **Trevor Williams's 2026 talks & topics**

### **Global megatrends - they shape the future and explain the past.**

The world's population has grown from a few hundred million to 8bn in 500 hundred years. Yet, living standards have never been higher. How did that happen? We have more output for less input (though as we now know more about at the cost of depleting the world's resources and damaging the planet by burning fossils from deep in the earth's history. Critical drivers of that global growth process are an increasing population allied to productivity, driven by the scientific revolution. So what impact will a falling population have? Shifts in productivity and economic size? These megatrends will impact global institutions and financial relationships we think are fixed and immutable. They are anything but. Trevor will span the gap between then, now, and likely future scenarios.

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### **ESG - what does it mean and does it matter?**

ESG is a broad phrase that covers environmental, social and governance. Trevor will demystify what this means and explain its connections to cap and trade, taxes on carbon emissions and the regulatory regime that is coming to drive the reduction of harmful gases into the atmosphere. All businesses will have to have carbon reduction processes in place, quantify carbon footprint, and implicitly pay a tax on it for all in society. Although ESG can stand for many things, it is a good umbrella term to describe the broad range of changes underway. Still, as Trevor will explain, it doesn't cover them all, and you need to look under the bonnet to understand better what it means for firms and households.

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### **The Economics - and political economy - of Climate change**

Climate change presents businesses with existential and reputational risks and potentially huge rewards for those willing to embrace new ways of doing things. The prospect of revolutionary new methods of

powering homes, transport and manufacturing is balanced by fragile interdependences in a global energy market and huge up-front investment costs. How should businesses and policymakers respond and plan? Trevor looks at the economic impact, from consumers to governments and beyond, of established players transitioning from fossil to renewables and a new wave of innovation built on cleantech and the circular economy.

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### **How To Use Your Data**

Today, organisations collect and store vast quantities of data and have access to many times that from publicly available sources. Yet despite enormous resources put into data capture, the power and complete potential data hold is often overlooked or unrealised. Trevor reveals how your organisation's data, from costs to customer feedback, can tell something vital about where you are within your sector, market or geography and help you react to your competitors.

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### **What Does It All Mean?**

Economics has a massive impact on our lives and can explain a great deal of what goes on in the world. It explains that resources are finite and want and needs are endless, so scarcity and choice are integral. Economics demystifies what is produced for who, where, when, what price and how? Yet, it's often viewed with suspicion or bewilderment. Trevor tackles head-on the complexities of modern economics, how economic activity and policy influence, and explains everything from productivity to house prices, the value of currencies, to consumer borrowing. From the big picture global trends spanning centuries to the cost of a weekly shop to the pound in your pocket. Trevor makes the so-called 'dismal science' relevant, engaging and illuminating, translating and demystifying the language and numbers that underpin our world from the financial markets to manufacturing and energy markets.

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### **Recovery Prospects - Markets, Customers and Policies**

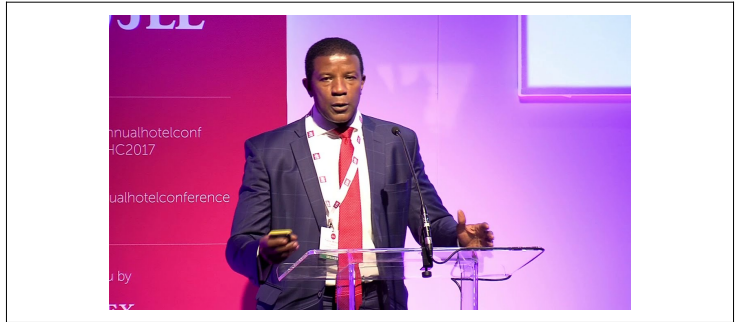
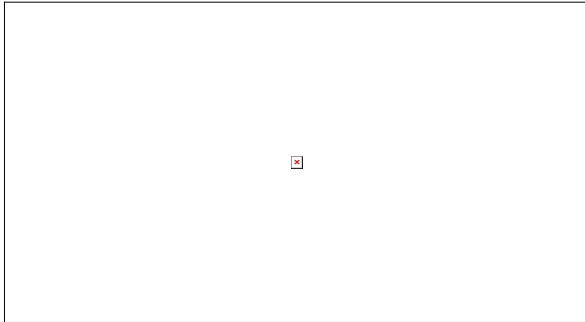
An objective exploration of an economic recovery's nature, likelihood, and timeframe. From pandemics and Brexit to new technologies and business models, Trevor considers the threats and opportunities in the immediate term and how to respond. He looks at the risks for business and challenges for policymakers. He considers whether we're in for a new 'Roaring 20s' or a global depression, or something in between characterised by a previously unseen combination of employment figures, inflation and interest rates.

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### **Untangling monetary and fiscal policy strands - What the Big Decisions Mean**

From Treasury budget statements to quantitative easing and bond buying to tax and interest rates, the complex interplay of the central government, central banks, regulators, global and transnational bodies can seem abstract and far-removed from everyday business planning and strategy. Trevor explains what small changes at the top can mean for those at the economic coalface and the impact of shareholder activism, trade agreements and recovery plans.

## Trevor Williams's Videos



## What Trevor Williams's clients say

The conference was great, and Trevor was amazing as always.

*Association of Business Recovery Professionals*

Please could you pass on our thanks to Trevor as well - it was such a great and informative session! I had lots of positive feedback from delegates afterwards

*Chartered Institute of Housing*

Our incoming Chairman really enjoyed Trevor's presentation and the broader economic view he provided for delegates - so I am sure I will be back in touch regarding potential speaking opportunities in the future.

*International Egg Commission*

Thank you so much for your excellent contribution to my conference today. Your insights and delivery were brilliant and captivating. Well done. You are a class act!

**Richard Smart**

*Managing Director, London, CBRE*

I wanted to let you know that we've had extensive coverage in top-tier media across the globe, so many thanks once again to you!

Here is a summary of the coverage, although I think there's even more.

We have hit absolutely every top tier except the New York Times and Wall Street Journal.

**Ilka Lane**

*Henley & Partners*

One week on from our CFE and whilst I know we caught up briefly on the day, I did want to drop you a personal note.

Thank you again for your insightful economic update and for participating in the panel session this was much appreciated.

**Norman Chambers**

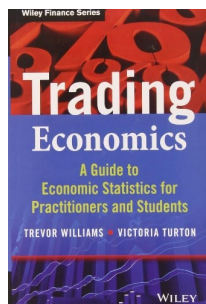
*Managing Director, NACFB*

It has been my pleasure to work with Trevor on a number of occasions over the past few years. He has delivered economic investment briefings with an accent on investment risk to professional audiences. They have always been keenly received and have generated a great deal of interest and debate. He is a very popular speaker.

**Alan Burr**

*Director, Burr & Company Limited*

## TREVOR'S LATEST BOOKS



**Trading Economics: A Guide to  
Economic Statistics for  
Practitioners and Students**