



**Stefan Lloyd** | Partner, CFO

*Stefan Lloyd is the CFO of MONS Partners, responsible for developing the financial well-being of the organization by providing financial projections and accounting services, preparing growth plans, and directing staff. Mr. Lloyd accomplishes finance human resource strategies by determining accountabilities; communicating and enforcing values, policies, and procedures; implementing recruitment, selection, orientation, training, coaching, counseling, disciplinary and communication programs; planning, monitoring, appraising, and reviewing job contributions; and planning and reviewing compensation strategies. Mr. Lloyd is involved in developing finance organizational strategies by contributing financial and accounting information, analysis and recommendations to strategic thinking and direction and establishing functional objectives in line with organizational objectives. Establishes finance operational strategies by evaluating trends; establishing critical measurements; determining production, productivity, quality, and customer-service strategies; designing systems; accumulating resources; resolving problems; and implementing change. Developing organization prospects by studying economic trends and revenue opportunities; projecting acquisition and expansion prospects; analyzing organization operations; identifying opportunities for improvement, cost reduction and systems enhancement; and accumulating capital to fund expansion. Developing financial strategies by forecasting capital, facilities, and staff requirements; identifying monetary resources; and developing action plans. Monitors financial performance by measuring and analyzing results, initiating corrective actions, and minimizing the impact of variances. Maximizes return on invested funds by identifying investment opportunities and maintaining relationships with the investment community. Reports financial status by developing forecasts, reporting results, analyzing variances, and developing improvements. Updates job knowledge by remaining aware of new regulations, participating in educational opportunities, reading professional publications, maintaining personal networks, and participating in professional organizations. Accomplishes finance and organization mission by completing related results as needed.*

*Mr. Lloyd is an entrepreneurial finance executive, always finding new ways to increase business success or mitigate risks for companies as well as investors. Mr. Lloyd has started several companies from scratch as an active venture and private equity investor and operator.*

*Mr. Lloyd did his national service in Sweden in the 5<sup>th</sup> Marine Ranger Battalion and was asked to stay on and be a drill sergeant for the next batch of national service men. After his national service Mr. Lloyd became a management trainee with Maersk Line and spent the next two years rotating between their marketing, logistics and container shipping departments. After the 2-year management trainee program Mr. Lloyd was in the top 10 of the class of 75v people and had 2 sought after job offers within Maersk, one as CFO of Maersk Ghana and as deputy CFO for S. America based out of Buenos Aires. Although Mr. Lloyd enjoyed his time at Maersk and was grateful for the opportunities abroad Mr. Lloyd, he chose to go work for UBS in London in their Transport Investment Banking Division, which among many other large companies was Carnival Cruise Lines preferred Investment Banking team. In 2002 Mr. Lloyd left UBS in favor of becoming the senior analyst at ORN Capital, which was a hedge fund group in London where he worked for their Long/Short fund doing all the models for the fundamental analysis the fund based its investment decision on as well as co-running all the 1:1 meeting with CEO's and CFO of companies the fund was looking at investing in.*

*Mr. Lloyd left ORN Capital in 2004 to co-launch a new sector neutral Global Macro fund where equities was the primary security used to create alfa returns. The fund had a concentrated portfolio of 25-30 positions and to avoid having positions large enough to move spreads in the market when entering or exiting a position the fund closed to new investors at \$500m and capped out at \$750m. The fund averaged 15% per year at a Sharpe ratio of 2 and although the fund was only down 9% in 2008 many of the largest institutional investors were forced to redeem, halving the Aum at which point Mr. Lloyd had a newborn daughter and decided to move to Dallas with his family where his wife was from.*

*Being State side Mr. Lloyd founded a RIA, Almont Capital using a proprietary built AI algorithm based on one of his published academic papers to trade spot currencies for managed accounts. His investor network started pulling Mr. Lloyd into their private equity and venture capital because of his background from London and he found that much more exciting than trading and used his international background to advice companies on financial solutions. Mr. Lloyd also served as the President of the Swedish American Chamber of Commerce in Texas, which is a non-profit organization helping primarily Swedish companies move and operate in USA.*

*Prior to joining MONS Partners Mr. Lloyd was the informal CFO and advisor of No Borders Inc, a holding company for 3 operating subsidiaries of which one is a FDA registered medical device/supplies importer to the US and he helped grow sales from \$145,000 in 2019 to \$10m in 2022 over the years of the pandemic.*

*Mr. Lloyd is Swedish/British and grew up in Sweden, spending most of his free time playing ice-hockey and soccer competitively, as well as alpine skiing. He is married and has one daughter.*

*He holds a M.Sc. Degree in Economics and Finance from the University of Gothenburg and have co-authored 3 published academic papers. He holds a Series 65 license.*