

CURRICULUM VITAE

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Chief Economist
The Work Foundation
3 Carlton House Terrace
St. James' Park
London SW1Y 4DG

Visiting Professor
School of Business and Economics
University of Exeter
Exeter EX4 4QJ

Education

- 2000 PhD (Warwick Business School)
Thesis: The Impact of Entrepreneurial Motivations and Governance on Small Business
Growth, Profits and Productivity.
- 1992 MSc Economics (London)
Dissertation: Modelling US\$ - Japanese Yen Exchange Rates
- 1989 BA Honours Industrial Economics (Coventry)

Employment Record

- Jan 2005 - Chief Economist
The Work Foundation
- August 2003 - Visiting Professor
School of Business and Economics
University of Exeter
- May 2003 - Senior Economist
The Work Foundation
- Feb 2002 - Deputy Principal Investigator
May 2003 Global Entrepreneurship Monitor
Foundation for Entrepreneurial Management
London Business School
- Oct 2001- Reader
Jan 2002 Department of Commerce
The Birmingham Business School
University of Birmingham
- July 1999 - Director
Jan 2002 Research Centre for Industrial Strategy
The Birmingham Business School
University of Birmingham
- July 1999 - Senior Lecturer
Sept 2001 Department of Commerce
The Birmingham Business School
University of Birmingham
- Oct 1997 - Senior Research Fellow
June 1999 Small and Medium Enterprise Centre
Warwick Business School
University of Warwick
- Oct 1992 - Research Fellow
Sept 1997 Small and Medium Enterprise Centre
Warwick Business School
University of Warwick
- June 1991 - Research Associate
Oct 1992 Research Centre for Industrial Strategy

The Birmingham Business School
University of Birmingham

Feb 1991 - Research Assistant
May 1991 Small and Medium Enterprise Centre
Warwick Business School

External Affiliations

Editorial Board Entrepreneurship, Theory & Practice (2003-present)

Database Co-ordinator GEM UK

Member of PRIME Research Advisory Group (2003 – present)

Editorial Board International Small Business Journal (2002 – present)

Board Member of DTI/Small Business Service Small Business Investment Task Force (2000-2003)

Editorial Board Small Business Economics (2000 – 2003)

Expert Advisor to Her Majesty's Treasury Competitiveness in Banking Review (1999-2000)

Expert Advisor to OECD Best Practice Working Party on SMEs (1998-1999)

Expert Advisor to DTI Small Firms Loan Guarantee Scheme Evaluation (1998-1999)

Expert Advisor to DfEE Graduates into Business Study (1999)

Administration

2004 Co-ordinator Economics Unit

2003 Deputy Co-ordinator Economics Unit

2003 Global Entrepreneurship Monitor
- Member of UK coordination team

2002 Global Entrepreneurship Monitor
- Member of global coordination team
- Special responsibility for cross-national data

2001 Director of Research Centre for Industrial Strategy
- Budgeting and Accounts
- Managing research projects
- Personnel
- Bid preparation
- Module Co-ordinator
- Small business planning

1999 Commerce degree

- Developed new course in entrepreneurship and small business
 - Tutor for 1st, 2nd and 3rd year commerce students
- 1999 Business School
- Member of research committee
 - Postgraduate advisor on research methodology

Journal Articles

- R.Harding, M.Cowling (2005) Assessing the Scale of the Equity Gap. **Small Business and Enterprise Development**. Forthcoming.
- M.Cowling, M.Taylor, P.Mitchell (2004) Job Creators. **Manchester School**, Vol.72 , No.5, September. 601-617.
- M.Cowling (2004) The Growth-Profit Nexus. **Small Business Economics**, Vol. 22, No.1. 1-9.
- N.Meager, P.Bates, M.Cowling (2003) An Evaluation of Business Start-up Support for Young People. **National Institute Economic Review**, 186 (4). October. 59-72.
- M.Cowling, P.Mitchell (2003) Is the Small Firms Loan Guarantee Scheme Hazardous for Banks? **Small Business Economics**, Vol.21, No.1. 63-71.
- M.Cowling (2003) Productivity and Corporate Governance in Smaller Firms. **Small Business Economics**, Vol.20, No.4. 335-344.
- K.Kutsuna, H.Okamura, M.Cowling (2002) Ownership Structures Pre-and-Post IPOs. **Pacific Basin Finance Journal**, 10. 163-181.
- P.Westhead, C.Howorth, M.Cowling (2002) Ownership and Managerial Issues in First Generation and Multi-generation Family Firms. **Entrepreneurship and Regional Development**, 14. 247 – 269.
- P.Westhead, M.Cowling, C.Howorth (2002) Ownership and Managerial Differences between Family and Non-family Firms in the UK. **Family Business Review**, Vol. XIV, December. 369-387.
- M.Cowling (2002) The Extent and Determination of Performance Related Pay Systems in Scandinavian Countries. **Applied Economics**, 34. 305-316.
- M.Cowling (2001) Fixed Wages or Productivity Pay: Evidence from 15 EU Countries. **Small Business Economics**, Vol.16, No.3. 191-204.
- M.Cowling, M.Taylor (2001) Entrepreneurial Women and Men: Two different species? **Small Business Economics**, Vol.16, No.3. 167-175.
- M.Cowling (2000) Are Entrepreneurs Different Across Countries? **Applied Economics Letters**, Vol.7 (12) December.785-789.
- M.Cowling (2000) Performance Related Pay in Belgium and the Netherlands. **Applied Economics Letters**, Vol.7 (10) October. 653-657.
- K.Kutsuna,M.Cowling, P.Westhead (2000) The Short-run Performance of JASDAQ Companies. **Venture Capital**, Vol.2, No.1. 1-25.

- A. Westall, M. Cowling (1999) Agenda for Growth: Is the Small Business Service on the right tracks? **New Economy**, Vol.6, No.4, December. 220-222.
- M. Cowling (1999) The Incidence of Loan Collateralisation in Small Business Lending Contracts. **Applied Economics Letters**, Vol.6 (5), May. 291-293.
- M. Cowling (1999) The Determination of Bank-Small Business Loan Premia in the UK. **Applied Economics Letters**, Vol.6 (4), April. 251-253.
- N. Doi, M. Cowling (1999) The Structure of Transactions in the Japanese Small Business Sector. **Small Business Economics**, Vol.12, No.1, February. 85-95.
- P. Westhead, M. Cowling (1998) Family Firm Research: The need for a methodological rethink. **Entrepreneurship, Theory & Practice**, Vol.23, No.1, Fall. 31-56.
- M. Cowling (1998) Regional Determinants of Small Firm Loans Under the Loan Guarantee Scheme in the UK. **Small Business Economics**, Vol.11, No.2, September. 155-167.
- P. Westhead, M. Cowling, D. Storey (1998) Familienunternehmen im Vereinigten Konigreich-Vergleich mit Nicht-Familienunternehmen. **IGA Zeitschrift fur Klein und Mittelunterbehmen**, 46(3). 175-192.
- N. Doi, M. Cowling (1998) The Evolution of Firm Size and Employment Share Distribution in Japanese and UK Manufacturing. **Small Business Economics**, Vol.10, No.3, May. 283-292.
- M. Cowling (1998) The Entrepreneurial Society: A positive agenda for the UK. **Renewal**, Vol.6, No.3, Summer. 57-63.
- M. Cowling, P. Mitchell (1997) The Evolution of UK Self-employment: A study of government policy and the role of the macroeconomy. **The Manchester School**, Vol.LXV, September. 427-442.
- P. Westhead, M. Cowling (1997) Performance Contrasts between Family and Non-Family Unquoted Companies in the UK. **International Journal of Entrepreneurial Behaviour & Research**, Vol.3, No.1. 30-52.
- M. Cowling, P. Mitchell (1997) A Note and Summary Statistics for the Loan Guarantee Scheme. **Small Business and Enterprise Development**, Vol.4, No.1, March. 43-48.
- M. Cowling, N. Clay (1996) Small Firms and Bank Relationships: A study of cultural differences between English and Scottish banks. **OMEGA**, Vol.24, No.1, February. 115-130.
- M. Cowling, P. Westhead (1996) Small Firm Lending and Banks' Decision-Making Process: Is it only a matter of size? **International Journal of Entrepreneurial Behaviour & Research**, Vol.2, No.2. 52-68.
- M. Cowling (1995) Initial Tests on the Sensitivity of the Parameters of the UK Loan Guarantee Scheme. **Public Finance**, Vol.50 (3). 357-371.
- M. Cowling, R. Sugden (1995) Small Firm Lending Contracts: Do banks differentiate between firms? **Journal of Small Business Finance**, Vol.4 (1). 87-98.
- M. Cowling, N. Clay (1995) An Analysis of Factors Influencing Take-Up Rates on the Loan Guarantee Scheme. **Small Business Economics**, Vol.7, No.2. 141-152.
- P. Westhead, M. Cowling (1995) Employment Change in Independent Owner Managed High Technology Firms in Great Britain. **Small Business Economics**, Vol.7, No.2. 111-140.

M.Cowling, N.Clay (1994) An Assessment of the Loan Guarantee Scheme. **Small Business and Enterprise Development**, Vol.1, Part 3, Winter. 7-13. [*Institute for Small Business Affairs Award Winning Paper*]

R.Cressy, M.Cowling (1994) Small Business Finance: the UK experience. **European Journal of Venture Capital**, June-July. 16-22.

R.Cressy, M.Cowling (1994) The Financing of European SMEs. **European Journal of Venture Capital**, April-May. 14-21.

M.Cowling, R.Sugden (1991) Small Firms and Scottish Banks. **Fraser of Allender Quarterly Economic Commentary**, Vol.17, No.2, December. 64-69.

Authored Books

M.Cowling, R.Hayward (2000) *Out of Unemployment*. Research Centre for Industrial Strategy. Birmingham University. ISBN: 0704421577

A.Westall, M.Cowling (1999) *An Agenda for Growth*. Institute for Public Policy Research. London. ISBN: 1860300952

R.Gavron, M.Cowling, G.Holtham, A.Westall (1998) *The Entrepreneurial Society*. Institute for Public Policy Research. London. ISBN: 1860300634

Book Chapters and Refereed Conference Proceedings

M.Cowling (2006) Survival and Growth. Chapter X in S.Parker (ed) **Handbook of Entrepreneurship**. Forthcoming.

R.Harding, M.Cowling (2006) Assessing the Scale of the Equity Gap. In J. Butler (ed) *Venture Capital and the Changing World of Entrepreneurship*. Ch 6. 115-135. **Information Age Publishing, Research in Entrepreneurship and Management Series**.

M.Cowling (2003) *Small Firm CEOs and Outside Directorships*. **British Academy of Management Annual Conference**, Harrogate, England.

R.Harding, M.Cowling, J.Levie, D. Jones-Evans, D. Brooksbank (2003) *How Important Are Regional Clusters As Hubs of Entrepreneurial Activity?* **British Academy of Management Annual Conference**, Harrogate, England.

M.Cowling, W.Bygrave (2003) *Entrepreneurship and Unemployment: Relationships between unemployment and entrepreneurship in 37 nations participating in the Global Entrepreneurship Monitor (GEM) 2002*. **Babson Kauffman Entrepreneurship Research Conference**, Babson College, MA.

R.Harding, M.Cowling, J.Levie, D. Jones-Evans, D. Brooksbank (2003) *How Important Are Regional Clusters As Hubs of Entrepreneurial Activity?* **Babson Kauffman Entrepreneurship Research Conference**, Babson College, MA.

P.Westhead, M.Cowling, D.Storey, C.Howorth (2002) *The Scale and Nature of Family Business*. Chapter 1 in D.E Fletcher (ed). **Understanding the Small Family Business**. Routledge. London.

M.Cowling (2000) *Aitana: A Case Study of Fast Growth*. In R.Bednarzik (ed) **Entrepreneurship Proceedings of a Joint United States and European Union Seminar**. US Department of Labor Bureau of International Affairs, February. 85-96.

M.Cowling (1999) *The Entrepreneurial Society in Practice*. Chapter 8 in K.G Cowling ed. **Industrial Policy in Europe**. Routledge.

R.Cressy, M.Cowling (1998) *The UK Loan Guarantee Scheme 1986-1995: A First Look*. Chapter 3 in B.Green, R.Cressy, M.Lewis eds **European Risk Management in Theory and Practice**. Kluwer. Netherlands.

M.Cowling, P.Mitchell (1997) *Public Finance Initiatives for Promoting Smaller Firms*. 53rd **International Institute for Public Finance Proceedings**. August. Kyoto. Japan.

P.Westhead, M.Cowling (1996) *Management and Ownership Issues in Family and Non-Family Companies*. **Institute for Small Business Affairs Conference Proceedings**, Vol.2. 823-845.

P.Mitchell, M.Cowling (1996) *Developing the Theory of Labour and Capital Inputs to the Self-employed, Entrepreneurial Firm*. **European Association of Labour Economists Papers**, Vol.VI. September. Crete.

M.Cowling, P.Westhead (1996) *An Inter-generational Comparison of Ownership and Management Issues in the Family Firm*. **Family Business Annual**, International Family Business Practitioners Association.

M.Cowling, R.Cressy (1995) *Capital and Finance*. **International Encyclopaedia of Business & Management**, Vol.5. 4491-4500. Thompson Business Press.

M.Cowling, R.Cressy, B.Tether (1995) *Policy Developments*. **European Observatory for SMEs**, Vol.III. 169-184. EIM, Zoetermeer, Netherlands.

P.Westhead, D.Storey, M.Cowling (1995) *An Exploratory Analysis of the Factors Associated with the Survival of Independent High-Technology Firms in Great Britain*. In F.Chittenden et al eds. **Small Firms: Partnerships for Growth**. 63-99. Paul Chapman Publishing.

R.Cressy, M.Cowling (1994) *The Financing of Small Firms: UK Policies and Outcomes in the 1980s and 1990s*. In C.Oloffson et al eds. **The Financing of SMEs**. EMIT. Sweden.

N.Clay, S.Creigh-Tyte, M.Cowling (1994) *Employment and Human Capital*. **The European Observatory for SMEs**, Vol.II. 85-117. EIM, Zoetermeer, Netherlands.

M.Cowling, P.Mitchell, S.Creigh-Tyte (1993) *Trends in Self-Employment: Government Policy and the Role of the Macroeconomy*. **Small Business in International Markets**, Vol.I. 124-145. European Foundation for Management Development. Belfast.

M.Cowling, R.Cressy (1993) *Capital and Finance*. **The European Observatory for SMEs**, Vol.I. 8.1-8.30. EIM, Zoetermeer, Netherlands.

M.Middleton, M.Cowling, J.Samuels, R.Sugden (1992) *Small Firms and Clearing Banks*. In N.Dimsdale, M.Prevezer eds **Capital Markets and Corporate Governance**. 141-160. Clarendon Press. Oxford.

M.Cowling (1991) *Blue Circle: A Company History*. **International Directory of Company Histories**, Vol.III. 669-671. St.James Press, Chicago.

Papers under Journal Review

1st Review Stage

M.Cowling, Still At Work: An empirical test of competing theories of the long hours culture [Journal of Applied Psychology]

M.Cowling, R.Harding, *The Effects of Intangibles on Productivity* [Manchester School]

M.Cowling, *The Role of Loan Guarantee Schemes in Alleviating Credit Rationing* [Manchester School]

M.Cowling, *Small Firm CEOs and Outside Directorships* [Manchester School]

M.Cowling, R.Harding, *A Note on Productive Learning* [International Small Business Journal]

M.Cowling, *The Role of Loan Commitments in Credit Allocation* [Public Finance]

K.Kutsuna, M.Cowling, *Who are Approved Loans? Evidence from Japanese Small Business* [International Small Business Journal]

M.Cowling, W. Bygrave, *Entrepreneurial Capacity, Informal Investment and Entrepreneurial Activity Rates in 31 Countries* [Journal of Business Venturing]

R.Harding, M.Cowling, J.Levie, D. Jones-Evans, D. Brooksbank (2003) *How Important Are Regional Clusters As Hubs of Entrepreneurial Activity?* [Regional Studies]

2nd Review Stage

M.Cowling, R.Harding, *Performance Pay Coverage in the UK* [Small Business Economics]

M.Cowling, R.Harding, *Distinguishing between Types of People and Types of Entrepreneurial Activity in the UK* [International Small Business Journal]

M.Cowling, W.Bygrave, *Entrepreneurship and Unemployment* [Entrepreneurship, Theory & Practice]

M.Cowling, G.Murray, R. Harding, *Informal Investors in the UK: How many, who are they and how much do they invest in new businesses?* [Journal of Business Venturing]

M.Cowling, R.Harding, *The Present and the Future: Gender Differences in the Nature and Scale of Current and Potential Entrepreneurial Activity in the UK* [Small Business Economics]

Research Reports

- M.Cowling, N.Lee (2005) Northamptonshire Local Labour Market Report. **Working Links**.
- M.Cowling, S.Bevan, L.Horner, N.Isles, N.Turner (2005) People, Strategy and Performance: Report from 2nd Work & Enterprise Survey. **Department of Trade and Industry, Employment Relations Research Series No.46. URN 05 / 1392. ISBN 0 85605 390 2.**
- S.Bevan, M.Cowling, L.Horner, N.Isles, N.Turner (2005) Cracking the Performance Code. (**Rolls Royce, Hermes, PWC, EDF Energy, Manpower, Standard Chartered, Working Links, Microsoft, Astra Zeneca, RBS**) **The Work Foundation**.
- M.Cowling, R.Harding (2005) Social Enterprise UK Report. **Barclays Bank**.
- M.Cowling (2005) Sectors, Strategy and Business Performance. **Sector Skills Development Agency**.
- M.Cowling (2005) Health & Safety as a Performance Enhancing Strategy. **Health & Safety Executive**.
- M.Cowling, S.Bevan (2004) Report on 2nd Workplace Trends Survey. **The Work Foundation**.
- R.Harding, M.Cowling (2004) The GEM UK Social Entrepreneurship Monitor. **Barclays Bank**.
- M.O'Reilly, M.Hart, M.Cowling, R.Harding (2003) GEM UK Regional Summary for Northern Ireland. **Invest Northern Ireland**.
- M.Cowling, D.Brooksbank, D. Jones-Evans, R.Harding (2003) GEM UK Regional Summary for Wales. **Welsh Development Agency**.
- M.Cowling, R.Harding (2003) GEM UK Regional Summary for the West Midlands. **Advantage West Midlands**.
- M.Cowling, R.Harding (2003) GEM UK Regional Summary for the South West. **South West of England Regional Development Agency**.
- M.Cowling, R.Harding (2003) GEM UK Regional Summary for the East Midlands. **East Midlands Development Agency**.
- M.Cowling, R.Harding, J.Levie (2003) GEM UK Regional Summary for Scotland. **Hunter Centre for Entrepreneurship, University of Strathclyde**.
- M.Cowling, R.Harding (2003) High Growth Potential Businesses GEM UK : Specialist Summary. **Ernst & Young**.
- M.Cowling, R.Harding (2003) Social Entrepreneurs GEM UK: Specialist Summary. **Barclays Bank**.
- R.Harding, M.Cowling, G.Murray (2003) *Assessing the Scale of the Equity Gap*. **Her Majesty's Treasury & Small Business Service**. November. London.
- M.Cowling, R.Harding (2003) *The Effect of Intangibles on Productivity*. **The Work Foundation**. London.
- M.Cowling (2003) *Creating Local Opportunity*. **Department for Work and Pensions**, Research & Development Report No.177. London.

- N.Meager, M.Cowling, P.Bates (2003) *Princes Trust Business Evaluation: Final Report*. **Department for Education and Employment**. Research Report RR293. London.
- M.Cowling (2003) *The Employment Contribution of the Self-Employed in the EU*. **Small Business Service**. Research Report URN 03/539. London. www.sbs.gov.uk/research/.
- N.Meager, M.Cowling, P.Bates (2001) *Princes Trust Business Evaluation: Wave 1 Report*. **Department for Education and Employment**. Research Report RR292. London.
- KPMG, M.Cowling (2000) *National Survey of SME Borrowing Decisions*. **Her Majesty's Treasury**. London.
- KPMG, M.Cowling (1999) *An Evaluation of the Small Firms Loan Guarantee Scheme*. **Department of Trade and Industry**. URN:99/720. London.
- M.Cowling, D.Storey (1998) *Job Quality in EU Micro Firms*. **European Foundation for the Improvement of Living and Working Conditions**. Dublin.
- P.Westhead, M.Cowling, D.Storey (1997) *The Management and Performance of Family Businesses in the UK*. **Stoy Centre for Family Business**, October. London.
- M.Cowling (1997) *Estimating the Effects on Employment of a Reduction in VAT in Labour Intensive Industries*. **EIM**, Zoetermeer, Netherlands.
- M.Cowling (1996) *Business Start-up Legislation*. **Austrian Ministry for Economic Affairs**, April.
- S.Batstone, M.Cowling (1996) *Technical Assistance for Institution/Capacity Building in Russia*. TACIS Project SME 9303. **DG XXIII, European Commission**.
- M.Cowling, P.Mitchell (1995) *Forecasting Defaults on the Loan Guarantee Scheme*. **Department of Trade and Industry**, Small Firms Division. Sheffield.
- R.Cressy, M.Cowling (1994) *The Financing of SMEs*. EMIT, **Swedish Ministry for Industry and Trade**.
- N.Clay, M.Cowling, R.Cressy, S.Creigh-Tyte (1994) *Medium Sized Enterprises: An International Perspective*. **NatWest Mid Corporate Division**. London.
- M.Cowling, J.Samuels, R.Sugden (1991) *Small Firms and Clearing Banks*. **Association of British Chambers of Commerce**. London.
- M.Cowling, D.Storey (1991) *Economic Downturn Study*. **Warwick University Earned Income Group**.
- M.Cowling (1991) *Hanson: An Economic Performance Assessment*. **General and Municipal Boilermakers Union**. London.

Briefing Papers

- M.Cowling, N.Isles (2005) *Sent to Coventry? The Re-Employment of the Longbridge 5000*. **The Work Foundation**. London.
- R.Harding, M.Cowling (2003) *Productivity: Measurement Issues and the Relative Position of the UK*. Work and Enterprise Panel of Enquiry: Enterprise Briefings, No.1. **The Work Foundation**. London.
- M.Cowling, R.Harding (2003) *Enterprise, Corporate Governance and Productivity*. Work and Enterprise Panel of Enquiry: Enterprise Briefings, No.2. **The Work Foundation**. London.

R.Harding, M.Cowling (2003) *Performance Related Pay in the European Union*. Work and Enterprise Panel of Enquiry: Enterprise Briefings, No.3. **The Work Foundation**. London.

M.Cowling, R.Harding (2003) *Out of Unemployment*. Work and Enterprise Panel of Enquiry: Enterprise Briefings, No.4. **The Work Foundation**. London.

R.Harding, M.Cowling (2003) *Embracing the Information Age? Computer Use in the UK Workplace*. Work and Enterprise Panel of Enquiry: Enterprise Briefings, No.5. **The Work Foundation**. London.

M.Cowling, R.Harding (2003) *Job Matching in the UK*. Work and Enterprise Panel of Enquiry: Enterprise Briefings, No.6. **The Work Foundation**. London.

R.Harding, M.Cowling (2003) *The Workplace and Worker Absenteeism*. Work and Enterprise Panel of Enquiry: Enterprise Briefings, No.7. **The Work Foundation**. London.

M.Cowling, R.Harding (2003) *The Extent and Determination of Home Working in the EU*. Work and Enterprise Panel of Enquiry: Enterprise Briefings, No.8. **The Work Foundation**. London.

Awarded Research Contracts

2006	SSDA . Job Matching and Training. £68,000.
2005	SSDA, IIPUK, CIPD, DfES . Skills Investment and Performance. £175,000 (with Institute for Employment Studies)
2005	Working Links . Local Labour Market Reports. £14,000.
2004	Sector Skills Development Agency . Business Performance. £30,000.
2004	Department of Trade and Industry . Strategy and Productivity. £30,000.
2004	Health & Safety Executive . Managing Health & Safety for Performance. £30,000.
2004	Her Majesty's Treasury . Equity Gaps. £17,000.
2002	HSBC . Survival and Growth of High-Technology Start-ups. £40,000.
2001	Small Business Service Job Creation. £8,300.
2001	Department for Work and Pensions . Unemployment to Self-Employment. £38,000
2001	PRIME Evaluating the Third Age Business Start-up Pilot Programmes. £10,000.
2000	DfEE Evaluating Princes Trust Business. £31,000.
1999	DTI & Kingston Smith UK SME Policy Part II. £25,000.
1999	DHP Enterprise Ltd Evaluating the Impact of Pre-start Training on Business Success. £36,000.
1998	The Great Britain Sasakawa Foundation . Entrepreneurship and Public Policy. £1,000.

- 1998 **European Foundation for the Improvement of Living and Working Conditions.** Job Quality in EU Micro Firms. £25,000
- 1997 **DAIWA Research Scholarship.** Japanese-UK Industrial Organisation. £1,500.
- 1997 **EIM.** Estimating the Effects of Reducing VAT in Labour Intensive Industries. £700.
- 1996 **Institute for Public Policy Research.** UK SME Policy Part I. £23,000.
- 1996 **Austrian Ministry for Economic Affairs.** Regulation of New Business. £2,000.
- 1995 **DTI.** Forecasting Defaults on the Loan Guarantee Scheme. £10,000.
- 1995 **TACIS programme DG XXIII.** SME Policy for the CIS. £5,000.
- 1993 **Nomura Research Scholarship.** SMEs in the UK and Japan. £5,000.

Journal Reviewing

Journal of Economics and Business;
Oxford Bulletin of Economics and Statistics;
Manchester School;
International Journal of Economics and Business
Small Business Economics;
Entrepreneurship, Theory & Practice;
Contemporary Economic Issues;
Journal of Small Business Finance;
British Accountancy Journal;
OMEGA;
International Tax and Public Finance,
Venture Capital.
International Journal of Small Business

Teaching Experience

- 2004 - PhD Supervisor (Exeter University School of Business & Economics)
- 2002 PhD Research Methodology Programme (London Business School)
- 2001 Entrepreneurship and Small Business (undergraduate)
Small Business Planning (undergraduate)
PhD Supervisor
- 2000 Entrepreneurship and Small Business (undergraduate)
- 1999 Entrepreneurship (MBA and undergraduate)
MBA Distance Learning Tutor

- 1998 International Macroeconomics (undergraduate)
Entrepreneurship (MBA and undergraduate)
MBA Distance Learning Tutor
- 1997 Microeconomics (undergraduate)
Entrepreneurship (MBA and undergraduate)
MBA Distance Learning Tutor
- 1996 Industrial Economics (Executive Short Course)
Entrepreneurship (MBA and undergraduate)
MBA Distance Learning Tutor
- 1995 International Macroeconomics (undergraduate)
Business Finance (MBA)
MBA Distance Learning Tutor

Referees

Professor Gordon Murray, SOBE, Streatham Court, Rennes Drive, Exeter University, Exeter EX4 4PU. Ph: 01392 264 501. E-mail: G.Murray@exeter.ac.uk.

Professor David Storey, Director, Centre for Small and Medium Sized Enterprises, Warwick Business School, Coventry CV4 7AL. Ph: 00 44 (0)24 76 523692. E-mail: smeds@wbs.ac.uk.

Professor Martin Conyon, Department of Management, The Wharton School, 2013 Steinberg Hall, University of Pennsylvania, Philadelphia, PA 19104-6370, USA. Ph: 00 1 215 898 0744. E-mail: conyon@wharton.upenn.edu.

Dr Stephen Bevan, Director of Research, The Work Foundation, 3 Carlton House Terrace, London SW1Y 4DG. Ph: 00 44 (0) 207 004 7165. E-mail: sbevan@theworkfoundation.com.

Dr Rebecca Harding, Associate Director, Executive Office, Deloitte & Touche LLP, Athene Place, 66 Shoe Lane, London EC4A 3BQ. Ph: 00 44 (0)20 7303 2325. E-mail: rharding@deloitte.co.uk..

