



42

42 ESSAYS & 42 PICTURES

by Christopher Read

LIFE IS NOT
EASY

LET'S

DEDICATION

This book is dedicated to my family, **Karen, Emma** and **James** for tolerating my absence from home whilst on trips to Uganda and endless conversations about Singing Gorilla Projects.

I thank all those at Dunstan Thomas for giving me the space to work on Singing Gorilla Projects and the writing of these 42 essays. I thank **Harry** for the design work on this book, **Alex** and **Miles** for reviewing the words and a special thanks to **Luisa** for her unwavering support of the project and the writing.

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Last but not least I thank the people of the Kisoro District in Uganda for allowing me to work with them. Special thanks go out to the Singing Gorilla Projects management and Volcano House staff – **Sandra, Martin, Evarist, Arthur, Pius, Tim, Perey, Moses, Saul, Kenneth** and the staff at the Nkuringo Green Hill Health Centre.

BEGIN...

THE AUTHOR

Christopher Read is the founder and CEO of Dunstan Thomas, a UK technology business in the financial services market. The author is also the founder and trustee of Singing Gorilla Projects, a charity that runs projects in a remote and mountainous region of Uganda.

The author presents 42 short essays on thoughts and musings of a business leader during the COVID-19 lockdown of 2020 and 2021. Each essay was commissioned by Retirement Planner a now defunct publication for the retirement advice market. This book was produced with the support of Dunstan Thomas Group Limited, and edited by Agility PR.

Coupled with each essay there is a picture that tells a story from the charity, Singing Gorilla Projects. The author founded the charity in 2014 whilst trekking the in the hills of the Bwindi Impenetrable Forest, an achingly beautiful part Africa, one of the last refuges of the magnificent mountain gorilla. The pictures follow the stories of a community in a part of the world where life is locked down.



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I'VE GOT ALL THE TIME IN WORLD — LET'S INNOVATE!

In times to come we will reflect on the birth of a brave new world in which we collaborated and changed our ways of working to keep the wheels of the economy spinning through Lockdown. Will history remember this period of Lockdown as the moment of an unlocking of a new way of working, a release, even a celebration?

This is the Zoom time of low back pain and seated cramp. Of Microsoft Teams of pyjamas and dirty mugs. A time to turn over and turn up long-forgotten curiosities in cellars or box rooms: silly hats, judging books on colleagues' shelves behind them, of Tai-chi and meditation apps. Downward Dog? No problem - enjoy the moment and free your mind.

I have taken a grisly delight in my current bedtime read "An Epidemic Anthology", a collection of works by Poe, Defoe and Shelly. I'm eagerly awaiting the arrival of The Plague by Camus. Perhaps I should get the French version and learn a foreign language?

So many questions, so much curiosity, intensive scrutiny, obsessive analysis. The Lockdown offers an introspective moment. A reflection on what it was like to start a business in the times when I had hair: the heady mix of creativity and excitement, fear and anxiety. My company, Dunstan Thomas, came to life in 1986, the year of recession. Silly time really to start a business. Still going strong though through countless recessions, market crashes, downturns, upturns, booms and busts.

In the days before, we were afraid of not having enough time. Now we have too much time. Use it generously. Give yourself time to breath: reflect, resolve, refine, clarity of mind. When the Lockdown is over, it will be a time of joy and exhilaration when ideas incubated, will be hatched, will grow and blossom. As the season turns and the days grow longer, nature draws us into the cycle of birth and re-birth. Over the years, time has been my tool, to invent, to create, to prosper. Used with intent and resolve, time, like a potter's wheel, will create things of beauty - innovations and new propositions.

A business model I have been an advocate for the past few years has been the OODA loop in driving innovation and helping shape new propositions. The OODA loop is developed around the experiences of a US Air Force pilot Colonel John Boyd, on the steps he repeatedly went through in the Korean War when engaging an enemy plane. It's a 4 stage model in preparation for activity or in the Colonel's case, enemy engagement. It also applies really well to the cycle of creativity. The stages of the model are:

- Observation (get your data together – what is your market?)
- Orient (figure out what you want to say to your data?)
- Decide (how you're going to get to market?)
- Act (execute and test)

The quicker you do the loop the more effective you engage with the enemy plane or find that new product or proposition. Give yourself time, run an OODA loop a month. Create, Trial, Test, Fail, Fail Quickly.... Then again. Don't try to get it right first time – you won't. Each time you fail, it's a success, you are closer to winning. You sail close to the wind, fill your sails, flutter, adjust, tack and start again.



Innocent is nine and like so many other children in Uganda has to work to put food on the table. He works at the roadside, cracking boulders to make aggregate for the building trade. Innocent does not have time to go to school. His job is to toil all day every day to provide for his family so that his brothers and sisters can go to school. This picture is so stark, so brutally clear on the reality of life in rural Africa. This is where my journey in Africa starts.

INTEGRITY AND TRUST NEED TO BE AT THE HEART OF BUSINESS ON THE OTHER SIDE OF LOCKDOWN

Where are we? The natural rhythm of the week has gone. The beat of time used to be marked out by a fish and chip Friday, Match of Day Saturday, pub lunch Sunday and Monday morning meetings.

Hope for the future was measured in bonuses, dividends and holidays. Many of these punctuation marks have been stripped away. COVID-19 will redefine us. Existential questions must be asked: Why do we work, how will I work, even should I work?

Things have changed. The moment now, seems more valuable than the future tomorrow. No one knows yet whether we will ever fully unlock and return to the way things were. In a corner of our logical brain we know that in the era of pandemics it's all too possible that as one lock down passes another will follow. Vaccines will come and go; some will cure, some won't.

With the global economy in a coma, supply chains undone, unemployment climbing, talk of a new economic depression gathering pace and no longer seeming too far-fetched. Ninety years ago, the Great Depression of the 20th century was followed by a period in which society, intoxicated by populism and nationalism led to the tragedy of history. It is true, a brave new world emerged from the ashes of war and nations rebuilt societies with publicly-funded systems of education, welfare and health. This was a wonderful thing. The NHS today, that is so dear to the nation, was born out of the wreckage of conflict.

Today we are faced with choices as societies and, in our own way, as business owners as well. As we lurch through the daily statistics of infections and deaths, we hope for sight of a plateau and a slowdown. The word SLOWDOWN, when said slowly, has a deep, sonorous and calming sound – don't you think?

Withering are the pillars that have built societies on surplus and profit, authority and intellect. Emerging from the lockdown, a time of introspection, are changing attitudes and perspectives built around trust. Do I have trust in government, the NHS, the company I work for and all that surrounds me?

The companies we work for must inspire trust. That trust must be honest, humble, kind, brave. It must also be earned. If there is anything that the extended lockdown has taught me, it's that driving for surplus and profit is short-sighted, if not harmful. The world has changed, we have all changed. Out of the ashes of lockdown, society and business will build up again, as the NHS was built, upon the columns of benevolence, integrity and ability.

Singing Gorilla Projects is based in the rolling hills and lakes of the **Kisoro District of southeast Uganda**. A few kilometres from the DRC and Rwanda borders, the projects are delivered in a stunning part of the world. This picture was taken from the garden of **The Volcano House**, my camp and home in the village of **Nkuringo**. At 2,400 metres above sea level, the air is clear and despite being on the equator, it has a very pleasing temperature. The mountains in the picture form a chain of volcanos of the **Virunga** range.

LOCKDOWN WEEK 4: TIME FOR THE EISENHOWER MATRIX

Week four, the war continues. Let's face it, it's nothing like a war really. Last time I looked at the reports from Yemen our hospitals were not being bombed, children were not being indiscriminately maimed, and people certainly aren't starving. Completely the opposite, we clap our NHS on a Thursday evening, children are cosseted at home and dare I say Weight Watchers will be busy.

Born in 1890, Eisenhower or 'Ike' as his mates called him, went on to become the 34th President of the United States from 1953 to 1961, following an illustrious career as a wartime general. Ike knew a thing or two about how to conduct himself in a crisis. The Eisenhower Matrix named after him, lays out a method of prioritising tasks. You've probably used this matrix in one form or other. To make it work, you assess the urgency and importance of a task and place it in the matrix.

Drawing 4 boxes connected 2 up and 2 down you have 4 quadrants:

1. Quadrant 1 (upper left): urgent and important – tasks that just must be done
2. Quadrant 2 (upper right): important, but not urgent – tasks that you can decide to do
3. Quadrant 3 (lower left): not important, but urgent – task that need to be done, but not by you
4. Quadrant 4 (lower right): neither important nor urgent – tasks that really don't need to be done, other than for fun maybe

Many of us spend our lives in the urgency of Quadrant 1, the putting out of fires and dealing with deadlines. We know to be wary of being sucked into other's urgencies in Quadrant 3. Some of us know not to touch anything in Quadrant 4.

However, it's Quadrant 2 that, more often than not, is forgotten. My Quadrant 2 list includes Tai Chi and Yoga, playing the Mandolin, reading fiction and cycling. These are the things that are important to me but are not urgent. These are things that I will do when I retire. These are the things I will do when I am on holiday. These are the things that are kind to me.

Cortisol is a hormone released by the adrenal gland in response to stress. It elevates blood pressure and prepares the body for a fight or flight response. Many of us spend our working lives in Quadrant 1. Cortisol is the Quadrant 1 drug of choice, flushed through our bodies as we lurch from one urgency to another.

Have you ever tried to breathe, no, really breathe like in a meditation? Have you noticed how stopping dealing with an urgency and breathing helps? Too much cortisol will lead to weight gain, mood swings, anxiety, depression and make us more susceptible to infection. Not good.

During Week 1 and 2 of the Lockdown my working patterns mimicked the work patterns of the office. Get to the office before the rush, work, work, work, have a few meetings, a life of Quadrant 1.

I've become adept at batting away Quadrant 3, I have a wonderful team of colleagues who help me. By the time Week 3 of the Lockdown came, I noted that not only was I clocking more time at my home office, I was spending more time in Quadrant 1. I know in my case; isolated working encourages longer hours. Is it an addiction, an absorption, a virtue signalling? I put it down to my Catholic guilt seeking a contrition, a penance, a relief.

So as Week 3 has passed, I have created a new working arrangement. I have a white board and listed are 10 Quadrant 2 tasks. I won't share all of these with you (you have a sneak preview above) to spare my blushes. Every day I must touch at least 4 of my Quadrant 2 tasks. I have allowed myself to intermix these tasks with Quadrant 1 tasks. In fact, by doing so, I believe I am prepared better to dealing with the urgency of Quadrant 1.

I hope that when I leave the luxuriance of my glorious isolation in a few weeks' time, I am able to continue to manage my time in a way that is not only healthier for me but also great for the company.

At the Dunstan Thomas campus at Lakeside in Portsmouth, we have a peaceful quiet room called the Reflection Room. It's also got a few nicknames which are too rude to publish here, however I am sure you get the idea.

In this room we have two chairs, a coffee table and a mirror. There is also a Yoga mat and a Bluetooth speaker. I will be popping into the room more often. I will encourage those who I work with to use the room more often to express their own Quadrant 2. By doing so, I hope we can take the positives from this time in lockdown and become our own General Eisenhower. Better able to deal with work and to recognise the work on ourselves, so that we can more happily and with better health sail through the quadrants of our lives.



Martin

Martin (right), the driver is showing a few moves with the locals following a water tank installation. The dance is a **Bakiga** dance of vigorous stamping, jumping and hissing, terrible for your knees. The Bakiga are the predominant tribe in the region. They have their own Bakiga language, customs, music and dance.

KEEPING A LID ON INFLATION MAY BE UNEXPECTED CHALLENGE AS PRODUCTIVITY PICKS UP IN 2021

South Sudan has an inflation rate of 476%, followed closely by that case study of a failed state, Venezuela. Let's pretend in our wildest dreams that when the economy kick starts in a few weeks' time that inflationary pressures push ahead at a fast pace. Not that you would be able to go to your local pub and seek advice from the regulars there about whether speculating on gold futures might be the way forward for investing any spare cash - your local is likely to remain shut for some time to come.

So, a few things to look forward to: Prices will rise but salaries, as ever, won't quite keep pace. You will pay more for less. Interest rates can only really rise, while home ownership will fall. **By the time we get to the autumn, we may well be ushered back to our lockdown play pens for Lockdown #2.**

We will still be awaiting the vaccine that will still be 12 months away by then. Mind you those over 70 haven't left their homes yet, not since before the start of the first lockdown. Let's give a clap to the Silent Generation, that stoicism, that British keep calm and be supine.

Austere times of economic squeeze and difficulty will distil and make starker some fundamental business truths: from an investment or supplier selection perspective even, focus on companies that generate rather than consume cash. Sorry this means no start-ups and no bright young things for the time being.

Look to buy companies which can help you increase prices and handle a lot more business without having to spend a lot. Companies that deliver services to B2B or B2C markets using SaaS (Software as a Service) business models are clearly going to prosper going forward.

Companies that have secured availability of their IT infrastructure, ideally deploying in the Cloud, and architected their offerings to be easily integrated with other services, will be the future market leaders (if they aren't already!).

So, whilst we gulp the dying gasps of the COVID-19 Lockdown #1, take some time to consider how you could reset your thinking to get more out of Lockdown #2. Try and look beyond the next six months. Who knows, we may see 2-2.5% real growth next year in the economy? Stranger things have happened. The recent Budget is the most expansionary since WWII, the fiscal accelerator pedal is flat on the floor.

With this sort of stimulus, the economy should expand once our productivity is able to reassert itself. Nine months from today, the companies we work for will have issues of staff accessibility, premises availability, supply chain release and of course inflation. This will all be happening at the same time as the delivery of a complex trade deal with the EU. What could possibly go wrong?

Morole school is about as close as you can get to the Nkuringo mountain gorilla family. A stone's throw away from the forest, the primary school is remote, with no roads, no electricity and no running water. Singing Gorilla Projects have built classrooms, latrines and funded teaching staff.



LOCKDOWN WEEK 6: TIME TO FREAK OUT?

It's an oft-repeated myth that it takes 21 days to form a habit. Scientifically tested, it actually takes 66 days. Thankfully then, as move into the sixth week of lockdown as I write this, my newly-found idiosyncrasies of today may not become the depravities of tomorrow. That is of course unless I want them to.

I'm rather enjoying the austerity of abstinence, the practice of Asceticism. In pursuit of redemption and salvation from COVID-19, I am reminded of the story of Simeon Stylites. He lived in fourth century Syria. Triggered by his religious zeal, he banished himself to isolate for 37 years on top of a pillar, amongst some ruins on the edge of Aleppo. In this place he would pray, abandoning personal hygiene, adopting the lifestyle of a beast - self-inflicting pain and suffering. Sounds familiar doesn't it?

Amazing what a little bit of isolated quiet contemplation can do. It can make you do some really bonkers stuff. **I suspect though we won't get to the habit forming milestone of 66 days in COVID-19 induced isolation (we are only at 37 today).** Whilst it may just be possible, is it wise? How many Ascetics does the country need? So, we will return to work just a little bit bonkers perhaps.

I've always liked bonkers, it's fun. The first software product we brought to market in the late 1980's was called The Crayfish Utilities - a set of tools for a 4GL database language called PAL. We called it Crayfish, as we aspired to make enough money so that we could fly off to Sweden and feast on freshwater Crayfish. Bonkers? Absolutely! It sold well as did our second product, Laserfish.

I suspect lots of companies, as they reawaken from Covid torpor, will go onto do some amazingly creative out of the box things. Some will change careers as a result of this rare, lengthy pause for reflection. Many will recognise Levitt and Dubner authors of FREAKONOMICS, the best seller that sold over four million copies, an off the wall setting of economics and behaviour.

In a subsequent book called Think Like a Freak, they advise a set of wise strategies that I believe will become common once the Lockdown has dissipated.

Here are a few:

- Put away your moral compass—because it's hard to see a problem clearly if you've already decided what to do about it.
- Learn to say "I don't know"—for until you can admit what you don't yet know, it's virtually impossible to learn what you need to.
- Think like a child—because you'll come up with better ideas and ask better questions.
- Find the root cause of a problem—because attacking the symptoms, as often happens, rarely fixes the underlying issue.
- Learn to persuade people who don't want to be persuaded—because being right is rarely enough to carry the day.
- Learn to appreciate the upside of quitting—because you can't solve tomorrow's problem if you aren't willing to abandon today's dud.



Tim, aka **MC Kiga**, does a take on glam rock, posing for the cameras. Tim is the manager responsible for creative projects and runs the music, drama and dance school. Children and adults are able to use the school without charge and it forms a focal point for children during holidays, weekends and after school.

LOCKDOWN WEEK 7: CHILDLIKE THINKING DOES NOT HAVE TO BE CHILDISH — THOUGHTS ON ENGENDERING GREATER CREATIVITY IN OUR WORKPLACES AS WE CONTEMPLATE RETURNING TO THE OFFICE

If dopamine could be bottled, I would have it in my tea. It's very satisfying. It's your body rewarding you for positive experiences. Research has found there to be a link between dopamine and creativity. Swimming in all that dopamine, truly creative people appear mentally unusual, even unhinged - prone to speaking in riddles and unaware of social norms. Into Week 7 of Lockdown, as my social norms have dropped away, it's time to roll up my sleeves and get creative.

So where to start? Being bored does not have to be boring. Being in Lockdown does not have to be lonely. I have my books, my records, my garden. I have a varied, broadminded and liberal bookshelf. Dare I say, I have inquisitive if not catholic tastes. For my sins, nearly half a century ago, I was schooled by Benedictines. We all have varied and different stories of our times at school, some good, some bad. I suspect for many these formative years continues to influence and leave its stamp.

Ask most people to name a teacher that still inspires and influences them, and you will get a name or two. Mine was a Welsh monk called Dom Daniel. I had him for Medieval History and Religious Studies. That is two separate subjects, although the interaction and interplay between both is obvious. He was a great fan of the Saul of Tarsus, Paul the Apostle, Saint Paul. Paul lived in the first Century BCE in what is Turkey and Syria today. In his letter to the Corinthians, Paul spoke about being childlike. In the letter he talks about being a child, how he used child's language, had child's feelings and thoughts.

This is a good enough place to start to be creative. So, to be creative we must use the imagination to bring original ideas together to create things of value. Clearly something of great use in any business. In 1968, George Land conducted research to test creativity in children and adults. Using a test devised by NASA (used to select innovative engineers), he found that the tests on children aged five had a 98% creativity rating, children aged 10 years had a creativity rating of 30% and by the time the child had become an adult, the creativity rating had fallen to just 2%. Clearly the school years and the norms of modern western society that these children went through beat the creativity out of them almost entirely.

A decade earlier in 1956, Louis Mobley at IBM noted that the success of IBM was to be built upon the creativity of its leadership team. He developed six insights that were used to build the IBM Executive School:

1. Traditional teaching methods are next to useless as creativity was driven through non-linear approaches to learning and questioning
2. Creativity is an unlearning process - where is that dopamine again.
3. You can't learn to be creative; you have to become creative.
4. Fastest way to become creative is be with other creative people.
5. Creativity is highly-correlated with awareness and self-knowledge.
6. It's OK to be wrong and to look foolish. There are no bad ideas, just better ideas.

Time perhaps, when we are Unlocked and return to our workplaces to invite some seven year olds into our board rooms. Perhaps they could help solve some of our business challenges, subject of course to social distancing, plenty of soap and water and squeaky-clean hands.



There is no running water available in most homes. These boys collect water from a stream at the bottom of a valley. If they are lucky they will have a water tank close by to their homes which they can fill up. Walking up and down hills to collect water in this mountainous district is a daily task that the children do. The larger jerry cans can take twenty litres of water. It never ceases to amaze me how they elegantly balance these on their heads whilst climbing the slippery slopes of the hills.

FOLLOW THE ARROWS TO NEW NORMAL IN THE OFFICE

The Island of Despair is not the new normal name for the UK but was the shipwrecked home for Robinson Crusoe where he spent 28 years in isolation. Authored by Daniel Defoe in 1719 he is no stranger to the plight of life today. Also writing the 'Journal in a Plague Year', an eyewitness account of the bubonic plague that ripped through 17th century London, the connections with Defoe of 300 years ago and today's 'Pandemoic' era are clear.

Writing as an author and a political hack at the time of the Glorious Revolution, Defoe also wrote on Hampton Court and its notorious maze. With dead ends, complicated networks of paths and passages, the maze is a pretty good analogy of the 'back to the office' work preparations we are doing at Dunstan Thomas, along with most other companies with offices and staff.

One thing is for certain, there will be changes in spatial interactions in the office. This will probably take the form of shift patterns: 10 days on, five days off; one-way routing through the office, staggered arrival/ lunch/departure arrangements etc.

Our canteen will be partitioned so that more socially distanced desking can be put in place. Looking on the bright side, the kitchen area could convert into a coffee bar. We should do our bit for the fresh crop of university graduates and offer jobs as in-house baristas, after all they won't find work elsewhere. Taking orders for an Ethiopian blend, perhaps a salad bar and a fishy Friday.

As we will not be able to congregate in the kitchen for our morning brew and afternoon tea, our refreshment will be delivered by a Tea Lady/Man with a trolley. The Trolley Man, decked up in a uniform will be a must: face masks, gloves, full PPE, nice. Talking about biscuits, we must convince HR on the safety of individually-wrapped brands. Should I worry about creating more plastic waste?

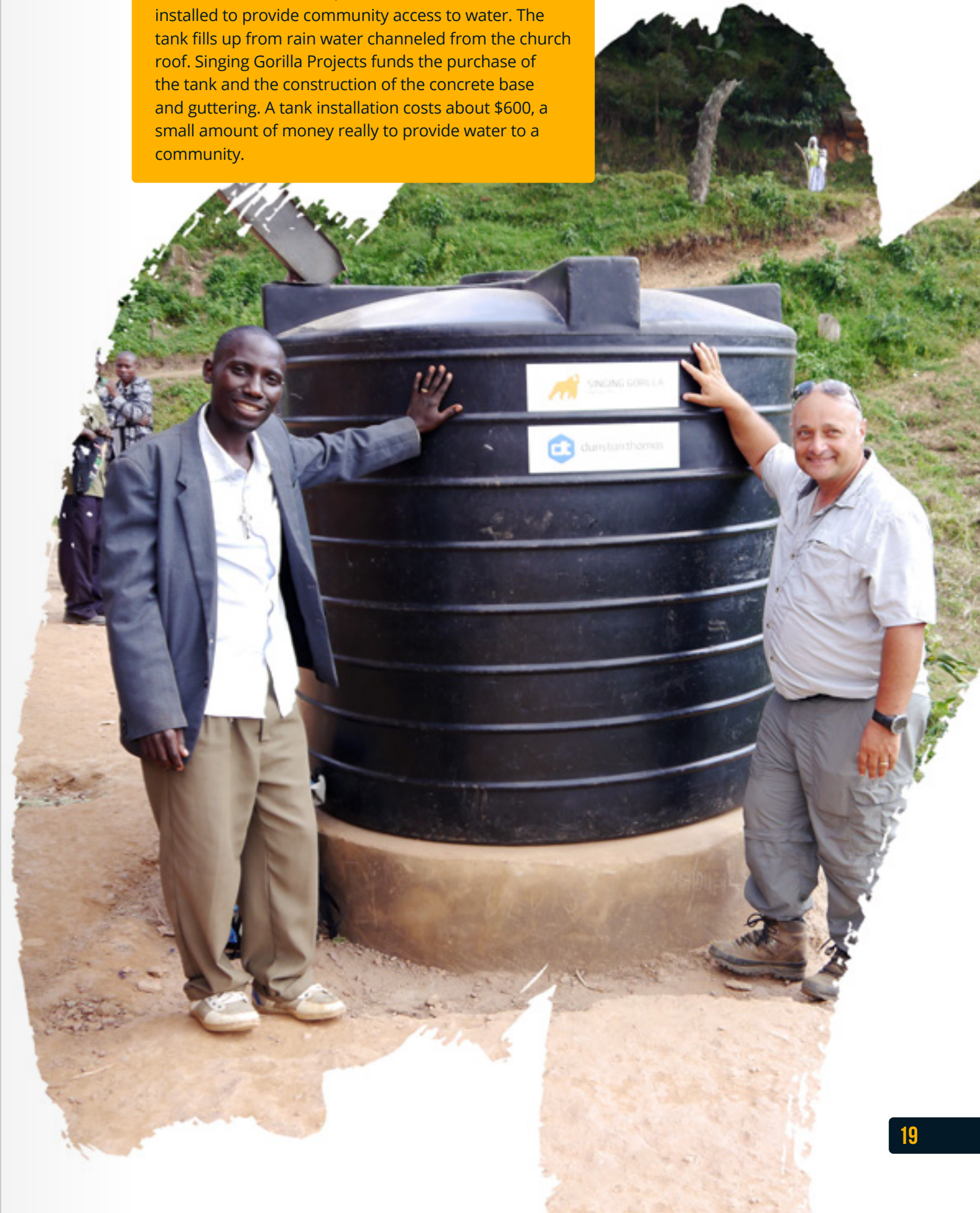
Clean down procedures and daily fumigations will punctuate the working day. A new job role called the Sweeper will be employed (another great opportunity for a graduate), to sweep up and wipe down where colleagues have been. One meeting finished, all out, the Sweepers are in, spray up sponge down – leaving everything squeaky clean.

Doors will be punched through partitions to create separate entrances and exits to rooms. Hand gel and sprays on every desk. We are sourcing ours from a company in Lymington that before COVID-19 made natural hair colours. Now making sanitisers and gels, organic and natural, using alcohol-sourced from the single malt distilleries of Speyside. It's going to be fun.

Our office becomes a space for collaboration and coming together. A place of stimulation and fun, and a decent coffee. Having said that, I suspect person to person interaction in the office will continue to be via email, messaging, and video calls. It was only earlier this year, before the Lockdown I noticed on a stroll around the office that many staff were taking calls, headsets on, nattering and nodding away. Either there were a lot of support calls coming in or orders were flooding in perhaps? A colleague noted that they were actually in virtual meetings with each other! **The future world of work may already be here – it's just been given a giant kick up the backside by Coronavirus!**

Robinson Crusoe would feel very at home in the new post-Lockdown office, social distancing enforced, job done. Our mission now is to turn our attention to those graduates. It is our duty to provide stepping stones for them to get into the jobs market – a market which may feel more bereft than ever right now. Just as Crusoe befriended his prisoner companion Friday, we must think to the future and bring through the new cohort of technologists to make the New Normal theirs.

The author with **Father John**, the priest of **Kikomo Catholic Church**. This 3,000 litre water tank has been installed to provide community access to water. The tank fills up from rain water channeled from the church roof. Singing Gorilla Projects funds the purchase of the tank and the construction of the concrete base and guttering. A tank installation costs about \$600, a small amount of money really to provide water to a community.



HELPING THE NEXT 'LOST GENERATION'

"A new world, material without being real, where poor ghosts breathing dreams like air..." from The Great Gatsby by F. Scott Fitzgerald, who emerged as a celebrated American author of what became known as the Lost Generation. One hundred years ago, in the 1920's as the Spanish Flu pandemic eased, the Lost Generation wrote literature that was typified by disillusionment, cynicism and aimlessness.

Today, as we enter our own 21st century twenties, we are faced with a new lost generation. Entering the market, in the midst this pandemic, university graduates are faced with limited job options as businesses scale back graduate recruitment or 'right-size' their workforce, leaving few opportunities for young people to get their feet on the first rungs of the job ladder. In last month's Guardian article entitled 'Recruitment is on hold', a student-focused market research firm Trendence study was quoted as revealing that 40 per cent of all students emerging into the jobs market this year are uncertain that they will secure a job at all.

Last week, Rishi Sunak, the Chancellor of the Exchequer, noted in a recent television interview, that there was no obvious bounce back in the economy predicted now, and that we were entering a serious recession and that the recovery would be counted in years rather than months. Not the most welcoming conditions to find your first job!

I must declare that I have a personal interest in the welfare of this generation. Both of my children are completing their degrees next month and are looking for work. I am not sure I can advise them any longer to pursue their dreams and find that sense of purpose to drive them through their working lives.

I suspect my advice now will be more like that of an arranged marriage, along the lines of 'don't worry, you'll learn to love it'. My advice to them is seek any opportunity and to give it a go. You never know, you may learn to love it.

As business leaders, we have responsibilities to not only our clients, staff, shareholders and the success of our plans, but (in my humble opinion) we also have a wider responsibility for the welfare of community and to society as a whole. We have, therefore, a duty to help this new cohort of job seekers. With our world of work adjusting to the new office space post-Lockdown, we need to think more deeply about how we bring these bright young things with bubbling ideas and enthusiasm into our working lives.

Assuming we have figured out the new post-Lockdown configuration and applied new rules for use of our offices, we need to consider whether our approach to management is to adjust. In our case, I imagine we will continue to encourage graduates and interns to work at Dunstan Thomas. Conscious that the returning workforce will simultaneously be looking to leadership for clarity, guidance, safety and meaning.

If management style can be described as a grip, you the manager must be aware of how tight or loose your grip needs to be. I suspect my grip may tighten somewhat in the forthcoming months to blend the support that more senior staff will want with bringing on some of our newer and younger recruits to help them make more meaningful contributions.

I am reminded of the Tannenbaum and Schmidt management continuum which describes seven different managements approaches. This ranges from 'tight grip' management styles, characterised by lots of engagement and more autocratic in nature, to looser grip styles of delegation and empowerment. Incidentally, the last of the seven style is an Abdication style, in which the leader has lost grip - probably not the recommended approach in the post-Lockdown world.

To quote another of the Lost Generation, Ernest Hemingway, from the Old Man and the Sea: "The best way to find out if you can trust somebody is to trust them". To apply Hemingway's philosophy into today's challenge: go on trust yourself, give it a go, take on a graduate or two. Use your potter's wheel to mould and craft something of beauty and value.



Francis is the eloquent head teacher of **Rutoma school**. He has been a personality on the Singing Gorilla Projects programmes since inception. He has a fantastic knack of convincing work to be done to his schools. It has to be his smile!

ZOOM ZOOM... BACK TO THE OFFICE

How often do you find yourself when asked: "how are you coping ...?", responding stoically with an "I'm alright, could be worse" and a shrug of the shoulders. Into week 12 of Lockdown, I am tired of empathy and understanding. I want action, clarity, and direction.

I'm bored of my routine, 09:00 at my desk, coffee, zoom, zoom, zoom, tea, more tea, fridge, biscuit tin, tea, zoom, leave desk at 17:30, kitchen, nuts, wine tonight or beer, cook, clear up, maybe TV, maybe not, maybe back at my desk, read book, sleep, repeat!

We are now in British Summer Time. June will wind itself up for our longest day in just a few weeks' time. We are about to move into our twelfth week of Lockdown, comfortably embraced in Boris's five stage plan. The plan will take six months to complete, with pauses to test how each measure impacts the spread of the virus. As a reminder, the five stage are:

1. From a few weeks or so ago – unlimited exercise allowed. Garden centres open. Workers to be encouraged to return (not on public transport) to workplaces that have stayed open.
2. Start of June – phased return of primary schools, the ability to meet other households (only one at a time – so no street parties). Non-essential shops to open.
3. End of June - phased return of secondary schools in time for summer holidays. Small team sports, not sure if this means Subbuteo or five a side football.
4. August - Pubs, bars and restaurants gradually opening.
5. October – gyms allowed to re-open and the return of the football season with stadiums filled with fans.

The guidance for a return to offices remains vague. We are still working on the basis of government phrasing ... "people who can work from home should continue to do so For the foreseeable future". Unfortunately, the word "foreseeable" is not particularly useful in laying down plans. Taking matters into our own hands we are starting the heavy lifting to transform the office to a "Stay Alert" place.

Our building contractor has been in to guide us on what we will need to do. We expect the work to be done in days rather than weeks. In the meantime, we have selected a supplier for hand gels and sprays. I am assured they are made with the finest ethanol distilled from Speyside single malt distilleries. I suspect we will have plenty of fun, giving our hands our jolly good scrub. There will of course be warnings that these cleaning products are for external use only.

By the time we get to the middle of June we will be ready to push the door ajar to let staff return, but only if they want to! Will I need to amend contract of employments, to incorporate wants and preferences for the spatial distribution of the workforce? I suspect HR lawyers are wringing their hands with glee, they of course will be very busy in the New Normal.

I am not keen on the phrase New Normal as it's an oxymoron. After all, if it were normal it would be a reflection of what has gone on 'normally' before, therefore it could not be 'new'! We will have to come up with a new phrase to better describe a working lifestyle in the era of pandemics. Perhaps a phrase to describe autonomy of the individual - driven by action, defined by clarity and guided by direction, a Brand New World perhaps?

This road is the main road from **Kisoro** to **Nkuringo** and beyond to the DRC border. This picture was taken on market day, the women in the background are loaded up with purchases. The boy with the speaker over his shoulder, is clearly on a mission. I never got to find out why and what he was doing.



IN SEARCH OF THOSE SUNLIT UPLANDS

Try this for an uplifting moment – download or stream the national anthem of the USSR and play loud, no, really loud. It's a fantastic piece of music with grandeur, poise, focus and precision. "Sing to the Motherland, home of the free, Bulwark of peoples in brotherhood strong," the lyrics go on to sing, "Through tempests the sunrays of freedom have cheered, Along the new path....".

You would have to make it apolitical, stripping out the bits about Lenin and Communism, but what a rousing piece with those heartfelt words. Words that are as meaningful today as they were 100 years ago as the Russian Revolution ripped apart the old order.

As the Lockdown eases, we have become actors in our own revolutions, be they personal or national. Once freewheeling, highly mobile, materially-aspirational global citizens, we are now constrained, stationary, passive bystanders, stunned as the props around us are repositioned and blocked. Simmering contempt of the political process lingers as every day a new chapter in the breakdown of our past gives way to the "Abnormality". It is not a "new normal" to socially isolate or distance ourselves. Today our lives are an abnormality, a discontinuity from before the revolution, a deviation, a defect.

I can only but hope that like other discontinuities, it is the line that designates change. For students of geography you may remember the Moho, or Mohorovicic Discontinuity. This is the boundary that designates the separation of the Earth's crust from the mantle some 40 to 50 km below our feet, where the density of rocks increases as it spirals towards the core.

The mantle reflects a depth and density more complex than the crust. In some ways, the veneer of our time before COVID-19 has given way to the depths of our own spiralling mantles. Our super sensitivity to the gravity of the pandemic has uncovered feelings, profound thought process and ideas that will channel us along a new path to the sunrays of a new freedom.

For many, the new freedom will be the return to working in the office. As part of our preparations, I had spent some time this week in our office at the Lakeside Campus on the outskirts of Portsmouth.

In previous times, this campus was the IBM headquarters, now it is the home for several technology businesses including my own. It is a wonderful setting with a lake, migratory birds, and wildlife. The lake was originally designed to act as a coolant reservoir for the IBM mainframes on site. Today it is the playpen of ducks, carp, and pike.

Surveying the sea of desks and empty rooms left me with an uneasy feeling. Change is needed before the return of our staff. Not just the change of re-designating the layout of the office, doors to enter and doors to exit. We need to build an office space that protects against fragility and fear. We need to build a space that is joyful and happy. A place of security and safety. A place of personal and collective success, a thing of the future where we can again be aspirational, mobile and uplifted.

Tim is in the music school with adults and children as they practice music for a forthcoming performance. The idea behind the music school was to create a common language in music between the locals and those that donated musical instruments back in the UK. Many of the instruments were donated by parents in the UK of now adult children and by so doing, creating new life for the instruments for a new generation of children creating an aural connection through space and time.



TRAPPED WITHIN THE LUXURIANCE OF INCARCERATION

Pitcairn Island is a very difficult place to get to. Isolated in the vast expanse of the southern Pacific Ocean, it was the hiding place in 1789 for Fletcher Christian and the mutineers from HMS Bounty. Today, to get to Pitcairn requires a bit of planning and a pinch of luck.

Fly to Tahiti (easy enough to do via LA or Auckland). Pick up an internal Air Tahiti flight and fly eastwards for four hours to Mangareva on the Gambier Islands. Perhaps the closest you'll get to King Kong island. Then you must await a ship to leave that is to pass Pitcairn.

Pitcairn does not have any docking facilities, so you must descend the ropes into long boats and row to shore. There are 50 or so people who live on the island, descendants of the mutineers and you can stay over by booking into homestays. As a British Overseas Territory, it has a 4G network and satellite internet connectivity. Truly you can work anywhere in the world, tempted? In any event, definitely a destination for the Bucket List when the planes start flying again.

My own personal Pitcairn is called the "Hole". My Hole is the study where I do my work. The Hole is a box room, isolated at the end of a corridor in the expanse of a non-descript detached house in the vastness of the suburban sprawl of SE England. The only gorilla that occupies this seat is me. I have all kinds of Internet of Things: Alexa's, Sonos, Denon - all hooked up with sub woofers and a NAS. Not sure why I have this stuff, I never play anything loud anyway. Amazon has been my umbilical cord to the material world. The daily Amazon trawl fishes out items and artefacts to satisfy an addiction, my habit of confinement.

Last week I purchased a green screen backdrop to project interesting and funky backings for Zoom calls. For those using Teams, you can drop your own pictures into the %APPDATA%\Microsoft\Teams\Backgrounds directory.

My new forward-facing defused lights are positioned to make me look more presentable to the many who view me through their own digital port holes. Being bald (since my early twenties) means all that glare off my bonce can be quite blinding without this lighting arrangement. Natural light has been banished as my box room is blacked out. My artificial life is complete, my iron lung under construction awaits my cryogenically-sealed future.

In these last faltering days of Lockdown, as R numbers intertwine with K numbers, I need to learn how to be human again. To meet physically, to be a natural social primate. In isolation, I have been very accepting and obedient to the spirit of restraint. The daily routine, like a Trappist monk, happy in silence, marked by mealtimes to break periods of utter confinement.

I have not driven much beyond five miles from my home, my very own Pitcairn Island. Even now, as the early signs of the Unlocking are with us, I am behaving with the inactivity I have become accustomed to. My vows of silence, clothed in the habit of simplicity, shorts, t-shirt, flip flops, have been my comfort. I am now conditioned. I have been broken. I am happy in the mutiny of an anti-social isolationist.

The thought of facing the world and going back to the office to work is a bit scary. The thought of leaving my Hole is disturbing. Will it be cold turkey or gradual embrace? I will start with baby steps to wean myself from my abnormality. Monday morning, shave, shower, shirt, shoes, and suit. I shall drive around the block several times to reacquaint myself with the rush hour. The day will be spent at work back in the Hole, with casual strolls over to the fridge, where I shall talk to the water cooler. I shall return home at the end of the working day and drive around the block several times in the opposite direction to reach home safely, rewarded with a glass of wine.

A few days of this, I am sure I will be ready for a return to work and say farewell to Pitcairn. In days to come, I will reflect and reminisce about the habits I adopted, both good and not so good, during the luxurance of confinement that was my Lockdown, my mutiny.



Constructing latrines in schools is a common infrastructure project for Singing Gorilla Projects. There are always a handful of these constructions being undertaken. Many of these are in left behind government schools, schools that receive no or very little funding from government. In the foreground you can see a tree planted by my son **James**, who has visited the projects many times, has made friends and is now a trustee of Singing Gorilla Projects.

FOXGLOVES CAN GUIDE YOUR PATH BUT DON'T EAT THEM

June is the month for Foxgloves. Standing tall along footpaths as sentinels watching over walkers as they make their way along their journeys. There is something of majesty and menace in Foxgloves.

Their tubular flowers point outwards like trumpets watching, surveying your every move. Picture a drooling giant Foxglove with limbs, think Dr Who! There is some truth in their malevolence. Foxgloves have widely been used in folk medicine; their chemistry has been used to make a heart stimulant. If ingested by mistake it can lead to skin irritations, headaches, visual and perceptual disturbances leading to organ failure.

As the unlocking accelerates, it seems daily we are being instructed on how to conduct ourselves. Today it's masks-on for all crowded public places. Yesterday it was two-week quarantines for arrivals into the UK now that the horse had bolted. After all, there's no point in diluting our COVID-19 heavy population with healthier stock! This week we hear about multiple air bridges opening up to some, but not all, European countries.

Next week we will be 'zorbing' in ever larger groups. Suffice to say we are living in a time where our journeys are being directed and disturbed, not through our own choices but through the jolting trials and errors of those that we have placed in power. Like Foxgloves, our leaders are only temporary, and soon as time moves on, will die back to be replaced by other forest watchmen.

A month or so ago whilst the Lockdown was in full force, I was so impressed with the acquiescence and cooperation of society to the confinement handed down to us all detailing how best to conduct our splendid isolation. We were sheltered. It was comforting and snug. Of course, we now know what was good for the goose was not necessarily good for the gander. Some geese were found as far north as Durham, no less.

In any event, how times have changed. As we slip our bolts, focus has adjusted to the tone of the R number oscillating above and below the magic number. Below 1.0 and we are good to go, to congregate and kneel on mass. Above 1.0 and we need to shackle up and hunker down. Perhaps motorway signs should not only indicate the way to go but also signpost the presence of infection with an R number?

Junction 9 of the M25 is for the A3. Turn right for Kingston with an R number of 1.5, mask up and slip into your PPE. Hold your breath and tread with care. Turn left, Guildford has an R number of 0.8, let your hair down, hug a hoodie, all is clear. Maybe the weather forecast should give us the weather followed by the prevailing R number?

Our next alphabetic mantra will be the K number, a new metric to describe the number of people someone infected (an infector) with Covid will go onto infect (an infectee), as not all infectors will pass on to the same number of infectees. The lower the K number the lower the number of infectors infecting infectees! Therefore, a lower K number is good.

Let's make up some metrics. Why not try the V number? The V number can represent the ability of an infector to disperse infections. Clearly someone who is out and about on the M25 with a high K number is going to infect more people than someone with a high K number who is sat at home in Guildford. Therefore, the former example will have a higher V number than the person who stays at home with the same K number but a lower V number.

So, an infector can be represented by a KV factor. This is so much fun. Those familiar with Mozart's work will know that KV is the abbreviation for Köchel Values after Ludwig von Köchel. The KV number denotes the chronological order of Mozart's work. A work with a low KV number was composed when Mozart was young. Conversely, one with a high KV number was composed when he was older. Not surprisingly, the last KV number was KV 626 attributed to his Requiem in D Minor, composed in the year of his death in 1791. As history has noted, Mozart died a pauper. Legend says that he died from a poisoning having taken a nightcap of brandy and syrup made from Foxgloves.

Spare a thought then for the stately Foxglove as it gives way to Deadly Nightshade to border the footpaths of our woods. Ingesting any part of this plant can cause Covid-like sweating, vomiting, breathing difficulties, confusion, hallucinations, and potential coma leading to death.

Let's hope as we unlock ourselves, that the confusion and inconsistency of instruction from our leaders does not give oxygen to a second wave more deadly than the first.



Jenifer is showing us the space that was created as a small changing room for girls. When we build school latrines we also create a private space for the girls to use. More often than not, when the girls are menstruating, they skip school. These changing room spaces create some privacy that encourage the girls to be at school.

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LARKS ASCENDING

It's the weekend, no more Zoom calls, no more Teams Meetings, no more screen time. It's time instead for a little trip to the country. I head to the hills, as we are allowed to do that now. An English summer is a wonderful thing. Butser Hill, at the western end of the South Downs, with views of the Solent and the Isle of Wight beyond in the south, to the undulating escarpment of the Downs to the east. Skylarks ascending, competing with each other, pronouncing their patch of land with song. Skylarks are a particular curiosity: not striking to look at, but what they do is analogous to our hesitant steps out of Lockdown.

In 1914, English composer Ralph Vaughan Williams started work on a piece for violin and orchestra called Lark Ascending. It is a quiet contemplative, pastoral, very English sounding work, inspired by a poem about Skylarks by George Meredith. As the Great War broke out in 1914, Vaughan Williams put the score aside to work as an ambulance driver in the medical corps, a precursor to the NHS. When the war finished, he returned to composing and completed Lark Ascending in 1920 for its premier in 1921. Today, well yesteryear, it was performed regularly as one of Vaughan Williams more popular works. Of course, today there are no performing arts in the cultural desert that COVID-19 has left us with.

Let's unpack the analogy a little further. The Lockdown in March of this year bought about the abrupt end to our normal lifestyles and work patterns. In 1914, Edwardian England gave way to war with the assassination of Archduke Franz Ferdinand. Life would change for ever.

The end of the war in 1918, quickly followed by the Spanish Flu Pandemic, also heralded the modern era with the development of car production, emergence of commercial flight, electrification, and mass industrialisation.

Whilst we can not say that our lives in Lockdown have been anything like living through war, we have been through a point in time that marks the time ahead from the time before. As we proceed tentatively out of Lockdown, we enter an era of R numbers and K numbers, an era of contamination and cleansing, of social distancing and aversion. Despite this pessimistic vision robbed of hope, it is upon us to rise. Like the lark ascending, we must now try to rise and grasp a new future. As Vaughan Williams did before, we must take what we did, polish it off, complete it, and create something special, of value for the future.

Let's put this into the context of the return to the office. Before the Lockdown, the office was a sea of busy desks, daily stand-up meetings and eight hour days. Software developers, heads down, head-phoned up, anaesthetised by lines of code. As the Lockdown drifted on longer than expected, habits have bedded in, new addictions affirmed. Working from home has given way to powerful ideals in flexibility, relaxation and detachment. Work when you want, if you want, as you want.

Soon we will return to the office taking with us the disciplines of work from before, blended with the individualism and choice incubated in Lockdown. Life in the office will be different. It will have a very different feel. Of course, there will be spatial distancing, hand gel and deep cleans. But these are superficial things. Layered deep under this, lie new ideals of how our lives in work will be shaped. Like in the 1920's when the modern age began, 2020 will see the birth of a new attitude in work - bringing together creativity and innovation with the greater compassion and care for each other which was developed in Lockdown. Our very own lark ascending, rising, and singing to a better future.



The boys are modelling some new shirts. From left to right - **Martin** the driver, **Pius** the education projects manager and **Everist** the community projects (water tanks and solar power) manager enjoying life together in the garden at The Volcano House.

BACK TO THE OFFICE MOVE CONJURES THAT 'BACK TO SCHOOL' FEELING

Like the first day of a new school year, trousers pressed, shirts ironed, power supplies located, pens all lined up neatly in my rucksack and a new paper notebook. Nervous and excited in equal measure, I am creating lists of tasks, plans for initiatives and a long to-do list of people to talk to.

It is back to the office from tomorrow morning. I am in G group. We have two groups, Group G and Group M. We thought long and hard about the names of the groups. We did not want to create a group A or group B as those in group B may feel hard done by. Clearly groups 1 and 2 would have similar challenges. Group red and group blue clearly would not work in our Portsmouth office as one could not have a Southampton football supporter in group blue, or a Portsmouth supporter in group red.

Instead, we have Group M for Mutanda and Group G for Gahinga. For those of you with a passing interest into why and what these words are, they are associated with our company charity called Singing Gorilla Projects. Both Mutanda and Gahinga are locations in the south west of Uganda. Mutanda is a lake, with steep-sided valleys and little islets of reeds and papyrus. Gahinga is a volcano in the Virunga range where mountain gorillas roam. So, all you need to know is whether you are a lake or a volcano, pretty inoffensive I think.

Each group has a 10-day shift: 10 days in the office, 10 days back at home. Tomorrow is Monday and I am ready for my first 10-day stint. I hope there will be others in the office as well. We have called this initial return to the office an 'optional return'. We have called all the staff to see if they would like to register for the return. So far, we have only a handful wishing to venture out of their work from home isolation. Let us see in the morning. I shall go to bed now and see what tomorrow brings.

It's a sunny day, fresh, a little cool for July, but very pleasant. I slip my wedding ring back on again after three and half months. Not sure why, but it seemed to fit with the office uniform. I took it off in March to ensure that hand cleansing was as thorough as possible. Watch goes on for the first time in months as well. Arriving at the office, there are new protocols on physical movement. Corridors have hazard tape separating lanes. Posters warning of raised temperature and coughing adorn the walls and campus staff are geared up in PPE.

First stop is to sign my son in through security, it is his first day at work after graduating from university. This is his first full-time job. A big day for him. He has polished his shoes, ironed his shirt, and packed his lunch. In a previous article some weeks ago, I wrote about the lost generation of young adults looking for work and how this is one of the many pressing challenges faced by society and government today.

Credit where credit is due, recent government announcements are to support apprenticeships and internships as part of the economic rescue package. I hope more employers will take this up and invest in the talent of tomorrow.

Once we get to our office building we are greeted with a hand sanitiser station. Again, I have written about our source of sanitiser in previous articles. This sanitiser originates from distilleries in Tayside. I was very excited to try it out. It has a silky sheen and earthy aroma. Whilst not completely empty, I count eight people in the office, out of around 80 or so. That is a 10% return, not bad, I guess. We will see what happens as the month progresses to better understand how comfortable people are and at what pace they take to return to the office.

It really is nice to drop into a colleague's office, plant oneself in a chair and chat, even if you are the only person in the office! I did however get to talk to one of my dear colleagues. There were four items on the list I had made the previous night to talk through. The conversation ambled through the items, interspersed with a joke or two and some commentary on how the weekend went.

Human interaction is good, makes you feel, well, human. So human, that I accidentally touched this colleague. I guess my colleague has now been added to my bubble. My ever-expanding social bubble should not only have an entrance door but also an exit door. If I have not socialised for a period with an individual who is in my bubble, should they not get de-registered and leave the bubble through the exit door? As my bubble would then have space, vacated from the person before, I can invite other people in to occupy that position.

As the day has worn on, it has become clear that an eight-hour day is far too long for a day's work. At least eight contiguous hours interspersed with lunch is. The workday is going to need some re-design and resetting. During the day we had another member of staff drift in to join us. That now makes 12% of staff returned on the first day.

It will be interesting to see if the figure rises as the week progresses or whether those that have made their way into the office are so disgusted that they return to their glorious isolation.

The commute home was easier at less than half the time the pre-lockdown journey used to take. Conversation over dinner centred around what the first day back at the office was like. Despite working at the company for 34 years, it was as if I'd started at a new job or school. Had I made any new friends and was the work difficult? Anyhow, it was great to be back, while hoping that more colleagues will be tempted out and away from the now 'old normal'.



Not too far from the DRC border is the community of **Suma**. This classroom at Suma school is being constructed by Singing Gorilla Projects. This was funded by the help of some dear friends from Chicago. The cost of constructing a classroom is \$6,000.

STARLINGS' MURMURATIONS PROVES A GOOD MODEL FOR 'BACK TO THE OFFICE' PLANNING AND EVEN MORE AGILE BUSINESS STRATEGY

The starlings are gathering on the radio masts to see out the day. As the summer turns from July to August, the long summer days shorten to give way to early evening sunsets. The oncoming autumnal days see thousands of starlings, swooping, diving like dancing cloaks as 'murmurations'. Perhaps this is a safety in numbers strategy to confuse predators. Maybe it's because they like doing it!

Whatever the reason, an autumnal murmuration of flocking starlings is a thing of curiosity complexity and beauty in equal measure. There are three simple rules that the starlings adhere to whilst flocking in flight.

1. **Separation** – avoid crowding and flying into your neighbour
2. **Alignment** – steer towards the same heading as your neighbour
3. **Cohesion** – keeping an average position between neighbours

Research over the skies of Rome by the STARFLAG Project in 2007 conducted ground-breaking studies on murmurations. Using interlinked cameras in three dimensions, they reconstructed the movements of an individual starling. They found that a single bird will interact with six to seven other birds as it adopts and disrupts the three rules.

Murmuration theory provides parallels to understanding collective dynamics, or how groups of people behave. With starlings, one individual bird may randomly decide to move in a way outside of the rules. As this happens, the rest of the flock re-calibrates to adopt a new norm. Somewhat like our adoption of new technologies, changing social attitudes and even working habits. It is these individual 'disruptors' that create the shifting shapes that murmurations present.

As we move towards the shortened days of autumn, our working lives are being moulded by our own murmurations in protection from a common danger - be it the virus itself or the stormy economic fallout from COVID-19. We can learn much as we observe and try to understand a murmaration.

Taking something more topical, we can look at murmuration theory and apply it to the return of staff to office workplaces or the adjusting of a business strategy in uncertainty.

Let's take the return to the office workplace and look at the three simple rules of a murmaration:

1. **Separation** – awareness of the surroundings and receptivity to comply
2. **Alignment** – the physical space has changed so readjust your patterning to the new flow of movement
3. **Cohesion** – keeping social distancing in mind, to keep the R number down.

Turning to business strategies, let's apply the same three simple rules:

1. **Separation** – focus on your role within the plan and be aware of those around you and what they are looking to achieve
2. **Alignment** – working towards a common plan, a destination which, one hopes, will prove to be a fun journey
3. **Cohesion** – delivering the strategy as part of a team.

Living in a pandemic has presented us all with challenges and rewards alike. Thinking about the marketplace ahead of us and opportunities in a world that has become ever more cautious and anxious will need careful thought if not predictive magic. Suffice to say that defensive approaches to building a business strategy will make a resurgence. Like a murmuration, businesses will increasingly look to come together, to consolidate, to joint venture and collaborate. They may look to acquire or be acquired to create stronger, more agile, and more caring businesses that encourage disruption to the norm and create opportunities for new and innovative ways of doing business.

Whichever way you look at a murmaration, it is ultimately a flock, a coming together, an amalgam. The starling's strength in numbers, with the capability of an individual to disrupt the norm, is a powerful indicator of how to prosper in the years ahead.

Evarist sweeps **Sandra** off her feet on a path down to Lake Mutanda from Chameleon Hill. Sandra (Alexsandra Kamanyire) is the programme manager for all the projects. Based in the capital, Kampala, some 12 hours drive away, Sandra oversees the allocation of funds to the projects and runs the Uganda operation.



LAKESIDE GEESE MAY SHOW THE PATH BACK TO THE OFFICE

So, it's crystal clear, the Government will not instruct workers to return to the office. On 1st August, the responsibility for encouraging workers back to the office rests with employers themselves. In an ideal world, the Government which forced the retreat from office work would also announce the 'official' return to office work. However, we live in a far from ideal world. For what it's worth, my business (Dunstan Thomas) has spent a considerable sum of money to create an office space that is adjusted and calibrated to be a safe place to work with COVID-19 still with us.

I started writing an article titled "A fight for optimism and hope" some weeks ago. The piece was about the return to the office. I never finished the article, quite possibly because that return to the office has not yet completed. Whilst I knew how it started, I still don't know how and when it will end.

The Government's statement on this subject does at least offer clear stepping stones for return. And whilst the ambiguity has not been eroded, it's laid out a path for businesses to engage staff in a conversation about returning.

Our time in social isolation and out of the office has been long, too long. Long enough, to form new habits. It takes 90 days to form a new habit. Working from home, isolated in our own sanctums, has been both captivating and satisfying in equal portions.

But to fully-embed that new habit it takes a little longer - 180 days they say. This means by the start of my company's new financial year this coming October, all muscle memory and reminiscence of working in the office might have been forgotten, lost in the detachment of our Covid confinement.

If we had a horrible office, I think I would understand that our staff would rather stay away. However, we have a lovely office, in a beautiful setting just outside of Portsmouth called Lakeside.

It is called Lakeside because the campus is enclosed by a lake which is home for waterfowl, sea birds and waders. In days gone by, the lake also provided for a coolant reservoir for the IBM data centre which hosted the nation's mainframes.

We also have a few flocks of Canada geese. They compete for space with the swans, ducks, and moorhens. You would have thought that these geese, by their very naming, would migrate from Canada but I understand the population we have at Lakeside is non-migratory and hangs around the office most of the year around.

COVID-19 or not, the geese are at the office, enjoying each other's company. I need to observe the nature of these geese and see if their interactions with one another reveal anything. Perhaps my observations may provide an insight which I can apply to our own 'return to the office' strategy.

Geese or no geese, we have opened our office for optional occupation, and have done so since the end of June. I have spent time in the office in the last three weeks. The meetings and chats I have had here have been refreshing and energising, although I've missed those often-illuminating and fun water cooler chats as these are still off limits.

As the days go by, a few more members of staff have joined us in the office. I have enjoyed the arrival of Sarah back in the office this week - she's one of the all-important 'front of house' staff members. We have implemented a reduced footfall in the canteen rule. Sarah, plus daughter, have used this rule to offer tea and coffee making services for our staff.

Tomorrow we have a visit from our new colleagues at Curtis Banks. Lunch is to be prepared. Sarah is preparing the white linen and silver service. Curtis Banks recently acquired Dunstan Thomas as you may have read in Retirement Planner just last week. A new step for both businesses as we enter the 2020's with an exciting prospect of a technology business as a pensions provider and a pensions provider as a technology business.

I suspect, as the days and weeks progress through into the late summer, more members of staff will arrive back at the office to learn, in person, more about the new business and strategy for the future.

A fight for optimism and hope takes on greater meaning now as our thoughts are no longer just turning to returning to the office and managing life under Covid, but also to the hope and optimism of a future secure, creative, and full of opportunity.

Singing Gorilla Projects has a programme for adult women called **Empower Her**. It enables women to learn new skills, such as basket weaving and dress making, that can be commercialised to sustain an income for themselves. These venerable old Singer sewing machines are refurbished and delivered to the Empower Her workshops.



WORK TRIP TO LONDON CONCENTRATES THE MIND ON WORKPLACE CHANGE

It's my first trip to London from the south coast since March. I'm meeting an old colleague for lunch. I am hoping he may be interested in re-joining us. I must say, I've been quite excited all weekend about my London adventure, a guilty pleasure no less. I could have organised the meeting at our out of town office but, with excitement and anticipation, I insisted on arranging the meeting in London.

Monday morning, with joy and amazement the suit still fits. Actually, I have a little more wriggle room. The summer has been kind, despite the abundance of wine and a slower pace of life. During this time, the Lockdown has been a time of concentrated and accelerated change. Our behaviours, habits and routines have transformed, for many of us, for the better.

The industry has experienced new forms of working. Working from home has proved to be a model that works. Productivity seems to be holding up. Generally, it is agreed that creativity and collaboration between work colleagues has been more challenged, notwithstanding questions over mental health for remote working for such long periods of time.

In any event, we have flagship companies like Schrodgers announcing that working from home is to be a permanent feature for many more of us. Those business with large offices, where there is the need for mass movements of staff across multiple floors, will also be considering new working practices. I suspect a few more will follow suit and announce more flexible working arrangements.

There are of course business functions that don't support remote working as well. Call centre and support operations seem to operate better with office based centralised telephony and technology. In my company, the marketing and creative people are starting to nudge their way back to the office for a more collaborative experience. Company directors are wanting to be seen to be working by example and are making tentative forays into the office. The software folk, however, seem to be firmly anchored in their home working arrangements and any request to return to the office is being met with resistance and incredulity.

Isn't it bizarre how easy it is for us to change and how we get accustomed to new norms so quickly? A group of young people at the train station, flouting rules to wear face coverings, receive newfound disparaging judgement.

Societal norms are definitely in flux. Once on the train, only two other people kept me company in the carriage all the way to Waterloo. Alighting at Waterloo, I stepped out into what seemed a very precisely-choreographed film set of socially distanced, be-masked extras. Happy Feet came readily to mind, a surreal scene indeed.

I've not plucked up the courage to travel on the Tube yet, so a Black Cab sped me to my destination to be greeted by a temperature 'gunner' on arrival. The location in town for lunch, once a busy bustling hive of business clientele, has given way to a splash of tourists and some local drop-ins.

Conversation meandered around comings and goings in the industry: who's doing what, the effects of the Lockdown, concerns for forthcoming recessionary pressure and the usual people gossip that industry colleagues are comforted by. It was great to talk, lovely to be with other industry practitioners and nice to know I hadn't lost my memory of who's who.

An uneventful journey home, masked of course, the commute was easy. It's not until you get home that you really feel it, like you've done a few bouts in the ring. Weariness from the commute and a bit of guilt on how little was achieved in the day weighs heavily on the energy levels. A day of low productivity in some ways, although it was lovely meeting real people in person.

As I reflect on what the future of our working patterns will look like, I am re-affirmed of the view that real change has occurred over the 160 days or so since Lockdown changed our working habits. I look forward to more companies stepping out and re-defining their policies for flexible-working. I suspect the rush hour commute is a thing of the past too.

Our focus must now be on mental and physical well-being for home workers. Will HR departments need to learn more about ergonomics and occupational health? Perhaps there will be a new genre of building services to 'upgrade' home working arrangements, or a mobile IT support service a little like 'meals on wheels'. Whatever will become the new norm it will take the support of business leaders to believe and be at the vanguard of this concentrated and accelerated change.

These baskets were made by the women at **Empower Her**. This batch were shipped back to the UK and given as Christmas gifts in 2019. Each basket has a small note noting the person who made it. Everyone was paid equally for their endeavours. The challenge now is to encourage the women to sell the products directly within the community.

GETTING STAFF BACK TO THE OFFICE LOOKS SET TO BE A STAGED AFFAIR BUT RETURN WE MUST... EVENTUALLY

It's September and the swallows are mustering to head south for warmer climes. Restlessly, they meet - sensing their imminent departure. A grand plan with a clear objective to fly south to southern Africa. At 200 miles per day, their journey will take six weeks, snacking on insects along the way.

As the swallows fly south and our children head back to school or college, all the office desks used to re-fill. This year it's different. September has always provided the backbone of the planning season at Dunstan Thomas, readying the business for the forthcoming financial year. In past years, the plan was crafted and encouraged by a series of group meetings and off-sites. By October, the plan would have been hatched, and initiatives to support the plan launched.

Over the past week or so, much of the planning and thinking has been run through Zoom. Business planning through Zoom isn't a particularly satisfying experience. Much is lost through the transactional nature of virtual meetings. The nuances in speech and tell-tale intimacy of body language much better enable a plan to be cultivated. Some things are just better done physically. Organisational changes, shuffling of roles and bringing new people into the organisation just isn't the same done virtually.

The plan needs to come to life. The staff need to participate and understand their roles. In previous years this would have been done through workshops, surgeries, and town hall meetings. All of which have been physical and participatory in the past. However, the plan is being hampered. The staff have not returned to the office in the numbers usually seen.

Even as the Government is encouraging everyone to return to the office to save town and city centre economies, colleagues are staying at home in droves. Clearly it was a lot easier for the Government to close offices and ecosystems of shops and restaurants than re-open them.

Habits have been formed and hardened. The security of home working, coupled with the anxiety of returning to the office, is proving the anchor to halt the drift back to the office. To create a new habit, it takes 90 days. To cement that changed habit it takes 180 days. We've pretty much had all of that time and more since lockdown started.

It's not surprising that staff are getting irritated by their bosses 'return to office' bleating. Some companies are going to extraordinary lengths to entice their workforce back. It's been reported that Bloomberg is offering staff £55 a day to return the office. That's a couple of grand a month! Goldman Sachs is offering free food and protective gear to encourage a return to the office. Schroders on the other hand has thrown the towel in and has embraced flexible working permanently.

At my company, we are hoping that peer pressure will do the trick. We have the creative folks in the office first, hoping to attract the others to return. I've put a few beers and bottles of wine in the fridge as well. Unsurprisingly, the tea bags seem to run out first, then any of the booze. Another approach we are going to try is to schedule a hackathon, a 24-hour sprint to develop some new ideas through software. Invariable there will be pizza and beer for the developers to sustain their energy. At the end of the 24-hour period their creations will be peer judged and prizes presented.

So, it seems the office has become a place of collaboration, meetings, of games and competitions. When all the fun is over, will the staff return to their office desks or slink back to the compulsive luxuriance of their home working habits? Will we need to engage with psychotherapists to look after the mental well-being of our staff to recalibrate anxieties, habits, and preference? To create a new habit it may take between 90 and 180 days. That will put the return to the workplace into early spring 2021, around the time the swallows will grace our skies again. There will have to be numerous initiatives employed to tease the workforce back to the workplace. Just as one swallow does not make a summer, neither will one HR initiative bring the workplace back to life.



The author is with **Jowel** handing over some stationery for school. Jowel is now at University studying to become a Social Worker. Singing Gorilla Projects have supported Jowel her sister Stella and many other children through different levels of schooling. Jowel has had HIV since birth. We keep an eye on how she is getting on as her mother continues to weaken and is unstable to support the family.

NEW WORKPLACES MUST STIMULATE CREATIVITY AS WELL AS SAFE COLLABORATION

Nothing beats the sound of live music. It can be loud or pensive. It can reverberate to the bones or relax the soul. Being live with music is to be part of something bigger, a happening. As we drifted through the spring and summer there have been no music festivals, no Glastonbury, no Proms as we used to know it. Instead we had a fittingly socially distanced Rule Britannia and Jerusalem's green and pleasant land was given a COVID-19 contemporary make over, dedicated to the Windrush generation.

Since June, the COVID-19 alert level fell from 4 to 3. This alert level means that COVID-19 was in general circulation and that there was in response to our good performance in bringing the R rate down. Our reward was a gradual relaxing of restrictions and social distancing measures. Although there were no concerts or musical gatherings, we lost no time in taking advantage of this relaxing of the rules.

Taking up the baton, I encouraged my colleagues to venture back into the office to have management and strategy meetings, live, in the flesh. Invariably with an agenda to guide. However, more often than not, the face to face stimulated spontaneity as discussions moved off-piste into areas improvised but of equal value and often much more fun.

What a positive difference physical person to person meetings have had in content, creativity, and output. Gone were the dull, tiresome virtual meetings where the agenda beats out a monotonous rhythm of transactional discussions devoid of warmth, betraying an absence of soul. Meeting in person provides an explosion of senses, the nuances of body language, of frowns and shuffling in the seat. So much more is read from physical presence than understood from virtual existence.

As the weather turns autumnal, the country has been shunted back on to COVID-19 alert level 4. The fragility of dealing with an illness without a cure has been laid bare. Faint hope then that the warm summer months and high pollen count would deal an end to COVID-19 - the converse proved to be true.

In level 4 the disease is in general circulation. Transmission is high and rising exponentially. The Government warns that social distancing will be more vigorously enforced. Working from the office is to be discouraged, except where it disadvantages the business.

With this caveat, does it mean that so long as we keep adequate social distancing we can continue to meet in person, as a group, as a management bubble? I do hope so. The return to COVID-19 lockdown Zoom and Teams communications is such a disappointing prospect in the lead up to the dark days of winter.

We can however but look forward to 2021 and the prospect of a vaccine, a return to the office, and to a degree of the old normal. Mind you the old normal may never return. Like the Last Night of the Proms, the reminiscence for past glory and rose-tinted memories have faded. Progressive, ever more creative, methods to communicate and to work together must be found.

Office layouts and reconfiguration will be on the rise. Workspaces will give way to collaboration spaces, places of ideas. Like a music festival, new workplaces will need to encourage (albeit safe) coming together of people to interact, communicate and create.

This is **Nombe School**. Singing Gorilla Projects has built latrines and installed lightening arrestors on the class rooms. In this mountainous area of Uganda, the weather conditions can be extreme and violent. During rainy season, frequent thunder and rain storms not only cause landslides but lightening from time to time will strike and hit children and livestock.



COVID-19 HAS ACCELERATED THE DIGITAL INTERACTION REVOLUTION BY AS MUCH AS 20 YEARS

Autumn storms herald a COVID-19-inspired recession. Value has been squeezed out of the investment world as more stocks slash dividends. Short-term opportunities to realise value are increasingly scarce.

At the same time, regional lockdowns will invariably lead to national measures to further restrict travel and create social distance between us. Any return to work initiatives have been prematurely curtailed and reversed in the rush to hunker down for the autumn. Like a submarine, we were able to surface from our isolation in the summer months, but now it is time to batten down the hatches, flood the ballast tanks and sink below the surface.

As we approach the long winter months, our heightened awareness of mental illness, triggered by increased isolation, is a major cause of concern for business leaders. Over the past few weeks, I have heard anecdotal stories of some employees have been flourishing under lockdown, while others are clearly suffering with stress, anxiety, and fear in equal measure.

The experts, according to an article in UCL's June newsletter, estimate that rates of mental health problems are currently divided between the 30% suffering with Post Traumatic Stress Disorder (PTSD), 15% with depression and a further 15% with anxiety disorders. During the peak of lockdown mental wellbeing charity Anxiety UK took more than 900 calls from sufferers each week.

But after every storm there is sunshine. We can draw positively from our experience of hard lockdown earlier this year. Furthermore, we can learn from professionals who isolate for a living, such as astronauts and submariners on how to live through isolation.

John Rafferty, a former submariner in the US Navy, would spend extended periods of time submerged. His advice was to focus on life beyond isolation. To help him through the day he would create routines. For instance, showering and putting on clean clothes once a day and making time to do the things that he loved at least once a day. It's also important to keep talking to others and making plans for the future.

Chris Hadfield, the Canadian astronaut best known for his guitar rendition of Space Oddity whilst he was up on the International Space Station, also recorded another video at the start of the pandemic which offered his advice for those facing periods of self-isolation: #1 Understand the Risk Better and work out what you are able to do to reduce that risk; #2 Determine your objectives and choose your goals; #3 Don't be afraid to explore new projects and get creative; and #4 Keep repeating this cycle.

Space is deep. The YouTube video shows Chris peering out of his portal window on the space station towards Earth below. His connection to the vastness is through a glass panel, an intermediary. Communications for us in Lockdown too, has been through an intermediary: a Zoom call, a Teams meet, a portal interaction, an App. Together, all of these are synthetic, artificial substitutes to real life.

Commentators have suggested that COVID-19 has accelerated change in interactions in business by as much as 20 years. Is it not strange that when you are the midst of the vortex of change, it is difficult to describe what has changed or where that change may take us?

In any event, the future manifesto and direction of travel is going to be the substitution of human interactions with digital interactions, virtual settings, and artificial intelligence. This is no bad thing.

I have never been a great advocate of trying to stop the tide. As humans, we can kick back and let the machines get on with it. When we do have to interact digitally, we want it to be positive and efficient - slick, quick, and direct to the point.

As more and more businesses in the savings and retirement market are forced to interact with their value chain digitally, the availability and capability of technology to interact with clients and business processes, is increasingly salient.

Technology provision that can be broken down into functional building blocks and then re-assembled in different contexts and sequences. Software needs to be increasingly 'hot swap-able', as old 'rip and replace' strategies increasingly fall out of favour.

In times of accelerated change, there is no time for projects built with long-term return on investment lead times attached to them. Change becomes tactical as there is no time for strategic thinking. Software must help us edge forward relentlessly - keeping pace with the inevitable waves of change which the pandemic is stimulating.

Music and dance is an important component of school life. The kids are taught to be very proud of their **Bakiga** tribal heritage. At any opportunity, the kids will grab a yellow plastic jerry can and beat out a rhythm that kicks off dances that represent strength and prowess. Although the dances are traditional, the kids like to make them their own with new moves added, a blend of traditional and the contemporary.



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7TH OCTOBER 2020

REACHING OUT TO THE ZOOMING GENERATION VIA SNAIL MAIL

Zoomers, Gen Z or Generation Z, take your pick, are the demographic cohort born between 1997 and 2012. This is the generation that is entering today's workplace or, more precisely, trying to enter today's workplace! Those Zoomers fortunate to have passed through university have had a mixed bag of success in joining graduate schemes.

For instance, The Civil Service has taken on 1,000 graduates this summer. PWC and Aldi continue to take on graduates as normal. However, this is far from the normal pattern in today's COVID-19-agitated world. The BBC, HSBC and BAE Systems have all postponed their recruitment programs.

An article in the Independent, published last April, reported that two thirds of Zoomers getting ready to leave their universities have had their job applications paused or withdrawn. I suspect there are plenty of other news reports on similar lines since then.

It is tough taking on graduates. They need handholding and mentoring. They need to be immersed in a business to learn the ropes, the etiquette, the culture. Remote working, with Zoom and Teams as your windows into a new business career, is not a replacement for boots on the ground, job shadowing and 'on the job' learning. As the economy strengthens and restrictions loosen, now predicted by mid-2021, the caution that the job market has shown to Zoomers will show in a shortage of skilled workers.

Mental health issues present an enormous challenge to employers. COVID-19 has exacerbated these challenges. Zoomers, as it happens, are more prone to mental health issues. Despite being better educated, they are considered to be the loneliest generation - bounded by social media and a world dealing with climate change, COVID-19 and political uncertainty.

Increased dependence on technological social interactions has come hand-in-hand with decreased face to face interaction. Work done by psychologist Jean Twenge of San Diego University coined the term iGen to describe the generation of young adults today with high levels of anxiety, depression, and loneliness.

iGens attribute their problems to the actions of generations that have gone before. They often talk about a sense of dispossession and absence of control. Some are angry. Providing a safe working environment for this generation will go some way to making good - paying back as well as paying forward and laying the groundwork for the next generation to succeed.

Not all is doom and gloom. There are some optimistic recruitment stories. Several high-profile financial services companies continue to take on graduates as normal. Suffice to say, many employers are looking to the future - they hope Gen Zers will help them shape the future of work and workplaces five to 10 years from now.

Physical office space continues to be an area of biggest debate. Whilst the office will continue to be a place of work where teams of people can collaborate, such as support teams, and contact centres; other functions have been found to work effectively in more flexible, 'hybrid' ways. For many of us, working from home will continue to be a regular part of our working week.

Where employers encourage working from home longer term, they also need to pay closer attention to staff wellbeing and mental health - taking time out to find how things are going personally for these remote workers and their families.

We need to recognise that some will really struggle to make the changes demanded of us during periods of tighter movement and meeting restrictions prior to a ubiquitous cure being found or, in the interim, that so-called 'moon shot' testing regime being rolled out nationwide.

Here at Dunstan Thomas, we've ratcheted up our focus on creating a positive mental health environment - providing access to mental health and related services and increased personal check-in communication with staff who have decided they feel safer working from home.

We have an environment where it's okay, not to feel okay. We have created a safe space for staff to share their feelings with regular individual check-ins. I have taken to writing, not just articles for Retirement Planner (which incidentally I really enjoy as it's helped me articulate my thoughts and make sense of the fast changing world), but post cards and greetings cards to our remote-working staff. I like writing them, although I have to say that they are not easy to do. I have to really think of words that are meaningful and genuine, not only for the member of staff but also for myself.

I am awaiting an order of post cards from Amazon depicting covers of famous works of literature. I suspect that the picture on the card will help guide what is said to provide comfort and interest. Back in the 1970s, I went to school as a boarder. Every Saturday we had to write a letter home.

We learned how to lay the letter out, and how to use this media as a form of connection that was cherished by the receiver. Often the content would have been a "Dear Mum and Dad I have been playing lots of sport and eating well" type.

From time-to-time, a letter would be sent that was more pensive, thoughtful and valued. As we work more closely with our very own Zoomers, I am looking forward re-using some of my latent letter writing skills, using a medium from the last century, to connect with our next generation of co-workers.

In some way, I hope this rather outmoded medium of slow communication can help alleviate loneliness for the digitally fast Zoomer, to help them develop their working lives in a contented, safe, de-stressed world.



Some of the women with HIV showing off blankets knitted by a donor from Bognor Regis in the UK.

SHAPING A NEW INTERGENERATIONAL DEAL COULD START WITH EMPLOYER-LED INITIATIVES

A couple of weeks ago, I wrote a piece on the plight of Generation Z. I explained that I'm writing postcards to, in some little way, provide comfort and hope to not only our Gen Z workers but also our very own Millennials (Gen Yers), Gen Xers and Baby Boomers.

As a company director, and as it happens a Baby Boomer myself, I have a need to connect meaningfully with my younger colleagues. Perhaps that's because I'm craving relevance or living my life through a younger spirit. Who knows?

Right now, I'm sensing their distrust, annoyance and impatience. Their need to move me out to pasture green. They need space and time to develop and flourish. I am not opposed to this. In the end, it's the natural order of things. How can I afford them the same platform at work that I had over 30 years ago when I began shaping Dunstan Thomas? After all, I did not have the crippling student debt and high costs of living that they carry with them into the workplace today.

Do we need to deploy 'The Bank of Mum and Dad' to give them a 'leg up', quietly paying off their loans? Let bygones be bygones. Would this not create a different problem: failing to teach the next generation the value of money?

My current thinking is to figure out how they can be rewarded with funds to pay off loans by contributing more at work, at home or in community. Perhaps charitable works should score highly in this new student loan payback arrangement. Scanning across to financial wellbeing - if extra personal pension contributions are made by our younger employees, these could be rewarded with another student loan payback bonus. This would create positive long-term savings behaviour early in their working lives, whilst helping them chip away at their debt.

By the time you would have read this article, I would have escaped the start of the second lockdown and decamped from my workplace in Lakeside, Portsmouth, to my other home in Nkuringo, a village in the far south west of Uganda.

For the next month or so, this will be my remote office, my virtual space, my lockdown place of work. I will have been cleansed of the unshakeable COVID-19 hangover that is 2020. I will not hear any news of Covid or Brexit. Actually, I will not hear any news at all, other than the soap opera that unravels in the remote village where I will live for this time.

The house where I will stay out there overlooks a Lord of the Rings landscape of rolling hills leading to the mighty Virunga range of volcanoes to the south, where Rwanda touches Democratic Republic of Congo (DRC).

Like Mordor, Nyiragongo, one of the DRC's volcanoes perpetually glows orange at night. To the north, lies the Bwindi Impenetrable Forest - the last remaining habitat of the mountain gorilla. I hope the Wi-Fi is more stable than usual! Zoom calls over a satellite link may prove to be fun.

The Social media savvy, Generation Z and Millennials, will of course mold our political and economic future. They are the first generations to have lived all or most of their lives with the internet and social media. It would be wrong to stereotype these generations as self-entitled and self-focused.

But humour me for a minute as one from an older generation berating the behaviours of a younger generation. I will again try and come up with ways to connect with them. Post cards are out of the questions, as there are no post boxes or post cards for that matter in Nkuringo.

Maybe I should connect the lives of people in Nkuringo, with our very own Gen Z and Millennials. The next generation of people at work. Being conscious of creating unsustainable dependencies, I need to see how this connection can provide value for both parties. I could fund a computer lab and internet connectivity in a local school and set up a mentoring scheme. Mentoring of course goes both ways. I suspect my younger work colleagues would find this communication a very fulfilling and rewarding experience.

As we enter this winter's lockdown, we are set for some difficult days and weeks ahead. Mental health issues present an enormous challenge for the workplace. As noted in my last article, Generation Z are more prone to mental health issues. They are the loneliest generation, bounded by social media on the one hand and the burden of debt on the other.

Increased dependence on technological social interactions has come hand-in-hand with decreased face-to-face interaction. Innovating on how we communicate and who we communicate with during this lockdown may provide some relief and happiness. Looking on the bright side, every day in lockdown is a day we can use to form a new relationship, while also bringing us a day closer to the relief promised by a vaccine.



The kids are always attracted to visitors, especially if they have candy to give out. In this picture the kids have managed to be the sugar hyped recipients of lolly pops. Visitors are known as **Muzungu**, translated as **"white person who is busy"**. On sight the kids will shriek Muzungu with excited anticipation as a rallying call to others for the potential of a sugar rush!

EMBRACING THE DISCOMFORT OF THE UNKNOWN PRESENTED BY THE NEXT WAVE OF TECHNOLOGY

As we are now midway through Lockdown Number 2, many will be angered and frustrated, wishing an end one way or another. Others have readjusted to their more comfortable home working arrangements. Whichever it is, a bounce has appeared.

Optimism abounds with a bounce in the economy as it continues to get back on its feet. Optimism, with the news of a vaccine lifts the spirits. I do hope I am in an early cohort of recipients.

There's even optimism associated with the certainty that Brexit negotiations are nearing their end, although many still fear the longer term consequences. The fact that both Trump and Cummings are exiting high office has brought a further spring to some people's step.

The US President Elect Joe Biden offers a chance to reset, taking the temperature out of a number of tricky global negotiations if nothing else. Clearly we don't really want to see President Trump being dragged from the White House as this would be rather unseemly and embarrassing.

So, optimism is in the air. The day before Lockdown #2 started I was able to take to the air myself. The objective: to escape the climbing Covid death toll in the UK and go somewhere in the world where the death rate has been tiny, and the rate of infection is well under control.

I caught a flight to Entebbe in Uganda. It just so happens, I have a house in Uganda in the far south west of the country, close to the Rwanda and DRC border. It's a place where the mountain gorillas live on the steep sloped rain forests of the Virunga mountain range and Bwindi Impenetrable Forest.

My internet connections back to the office have been somewhat sporadic to say the least. I do have an internet connection driven by the local mobile telecoms provider. Up in the mountains where I stay, the signal has been rubbish. My neighbours put it down to the weather - it's the rainy season. Others blame signal scrambling by rogue Congolese micro waves! In any event, I have been able to file this article, so all is fine.

Hope for the future is always plentiful here in Uganda. The people aspire to great things. The children aspire to become nurses, doctors, and teachers. The adults have hopes for their families and futures. Despite the hardships of life, the absence of running water, electricity, schooling and the basic things in life, there is always hope here. Hope is a state of mind that there is always something better and that the destination travelled will lead to happiness and fulfilment. If there was no hope, it would be a pretty miserable existence after all.

A curious anomaly surrounds this hope. There is a sense that if you improve on how you do things today, things will be better tomorrow. There is of course comfort in what we understand. The trouble is it does not create a new thing or step changes. It improves on what went before but still maintains the past as the foundation from which we build.

Optimism and hope for the future should be accompanied with a healthy dose of the unknown. In the case of the community here in this part of Uganda, I've been working to introduce software and computing, despite intermittent internet provision. With some computer labs installed in schools, the children are learning a life away from growing crops in the fields. A new generation are growing up with computer skills, confident to craft their own digital lives.

Optimism for our own future in turn should be accompanied by embracing the unknown. The march of the Fourth Industrial Revolution to automate industrial and business practices with machine learning, delivering automation without the need for human intervention, takes us into new territory. Embracing the next wave of technology and welcoming change may well be key to finding a new sense of purpose in an optimistic post-Covid-19 world.



Whenever a water tank is installed or a visit to a community or school is made, it is always accompanied by music and dance as an expression of gratitude and community cohesion. In this picture the woman in orange was dancing with such sincerity as if possessed. Her moves were very martial art like, you just had to make sure you didn't get in the way.

TAKING THE TIME TO GET READY FOR BUSINESS CHANGE

After 20 days in Uganda I am now back in the UK. The temperature has dropped somewhat and there are less leaves on the trees. Other than that, nothing much has changed despite Lockdown No 2 being in full swing. The M25 is still a multi-lane speedway and the UK Border were surprisingly cheerful.

This compares starkly to the rough roads of rural Uganda and their comically rude authorities. In any event, it's election time out there. It's better to get out before it gets too bloody: 38 dead already this week, shot by the security forces and the election is still three months away! What they lack in registered COVID-19 deaths they make up with gunshot wounds.

On reflection here in the UK, as one government replaces another or as ideological wars over Brexit rage, aggression is reserved for Twitter and Question Time. We are lucky that we no longer shed blood in the name of our philosophies, ethics and politics. It's great to be home.

As we draw closer to the Christmas and New Year season, there will be many reflections and retrospectives on 2020. I think we all know the kind of tone these will take. Word counting the most overused word of 2020 - "unprecedented" - will be fun.

In these unprecedented times, it would not be too unexpected to see further lockdowns put in place in 2021 as we stop/start our way back to normality, testing the efficacy of the range of vaccines which will no doubt gain clearance.

That brings us nicely onto what is or will be 'normality'. Normality infers a type of lifestyle that represents the past, an existing condition, a steady state. **I personally do not believe that the times to come, will mimic the times before.** For example, I expect we will be more tolerant of 'state' intrusion going forward. I anticipate that we will more readily accept top down restrictions and surveillance, all for the greater good. I am now in isolation for two weeks. I have already been contacted by the UK Government's Coronavirus isolation assurance team. I am gladdened and comforted by this new Orwellian oversight.

In Uganda, everyone carries an ID card. Everyone also has their own personal medical card with vaccination information. Before an individual goes to the doctor, this card must be presented. Will we see a time where we also must show our medical history to gain access to services, shops, leisure facilities and airports? I would be more than happy to carry around my yellow International Certificate of Vaccinations to indicate my contagion status.

For Uganda, the death toll to COVID-19, today sits at 168 since the pandemic began. With a population of 44 million, this is an extraordinarily low headline figure. This pattern is not too dissimilar across other countries in sub-Saharan Africa (except for South Africa).

There are a number of reasons why COVID-19 spread so little over there. Firstly, in that part of the world they are used to dealing with epidemics from Typhoid, Cholera, Malaria and, more recently, Ebola. People from different parts of the country do not mix. This is put down to low social mobility, lack of transport infrastructure and social boundaries, hemmed in by tribal adherence.

Uganda is also dominated by young people. Over 50 per cent of the population is under 15. Life expectancy is just 63. By contrast, over one in six Brits (15.21 per cent) are already over 70.

Lastly, the social structure of communities is built around clans, villages, and districts. Political organization and community mobilization work from the grassroots upwards. This delivers a very cohesive response to disease in which the people behave consistently and with complete compliance. This differs from our top down approach, which is a bit hit and miss at the best of times, delivering a range of confusing options and differing tiers of isolation.

Edging forward into a life beyond the current ever-present threat of infection, towards putting the economy back on a sound footing again, I think it's time not for disruptive business models but for constructivism. What do I mean by that? It's an opportunity for businesses to not only become more market savvy - working more closely with their customers and partners, but also more societally and environmentally aware.

For many companies, traditional norms in the business cycle have changed. They have become slower. Slower payments from clients, slower decision-making on new projects, greater caution in planning, married with increased attention on mental wellbeing. These all are facets of our current business lives.

Just to stand still in business, it often feels like we must run pretty fast. However, the most effective way to prepare for the inevitable change that is coming in business, is to slow down and even stop what we normally occupy ourselves with for a while.

In these carved out quieter times, we create a powerful opportunity to lift our head over the parapet and take that longer view which can make planning so worthwhile.



This dance was performed by the kids at **Hope School** in **Ruguburi**, a dusty market town in a valley off the main road. This dance shows the boys leaping behind the girls doing a floor mopping motion. It represents a traditional gender role play. A good example where traditional customs and practice perpetuate stereotyping and inhibitors to development.

BRITISH OBSESSION WITH DATA PRIVACY MAY NEED TO BE SET ASIDE IF WE WANT TO TRAVEL FREELY

The year has not quite fizzled out yet. Still a week of work to go. However, despite the lockdown fatigue there is a sense of joy as Christmas approaches. Optimism is in the air for next year. The vaccines have started arriving.

I hope I will be called up soon into the new year to present my vitamin D starved arm for the mother of all jabs. I am keen to see how countries, less liberal and understanding to ours will mandate and cajole their respective populations to mass inoculation. The UK has been shown to be a latecomer to adopting societal change during the pandemic, balancing the needs of protecting the economy with the ability of the health system to cope.

We adopted a failed herd immunity mantra early in the year. We were late to lockdown, late to encourage face coverings, cavalier when opening in the summer, inconsistent with fitness messaging, whilst encouraging eating out. It's easy to snipe and criticize from the sidelines and of course hindsight is a marvellous thing. I also get that when you are in the maelstrom of fast-moving change, decision-making has to be swift and big calls made.

There is an argument that liberal parliamentary democracies like ours are great in periods of economic and social stability but are less effective in times of existential change that the pandemic has brought.

I suspect we will watch with interest and envy as other countries adopt a more robust vaccination strategy. I look forward to seeing how sub-Saharan countries in Africa will mandate populations to be immunized. Already, to travel to most of these countries, you must present Yellow Fever vaccination cards. I fully expect to see them requiring COVID-19 vaccination for entry in 2021.

Huge traffic spikes in Skyscanner and other travel search engines were reported as the vaccine news broke earlier this month. Qantas have already announced the need for vaccination passports showing Covid inoculations before travelling on their aircraft.

As the restrictions on movement are relaxed and we move into spring and summer 2021, it is expected that international travel will resume with a vengeance. Of course, there will be more inconvenience as I expect testing facilities to become as normal as security and passport checks at airports and borders.

The UK Government has stated it is not planning to issue vaccine passports, yet. This is a shame as I do not fear having to present my health ID via an App, a chip or a card to whomever wants it, in exchange for freedom to travel. I look forward, for instance, to being in a restaurant with others who have also proven health clearance. I no longer care whether I'm sleep walking into a new dystopia. I tire of exceptionalism and entitlement. I am reassured that there is a protective hand beyond the frailties of democracy to guide us.

Will health ID's find their way into our industry? Why not, I guess its no different to health questionnaires being used by providers offering enhanced annuities or postcodes being used when pricing insurance for homes or cars. You only have to look at the Vitality product range here in the UK to spot that positive lifestyle choices are already being rewarded by some. Points mean prizes! In any event, if there were health ID's available, our industry and others would find ways to utilise and optimise them.

But back in to the here and now, I expect the UK government of the day will follow the behaviour of other countries and embrace vaccine and health passports through time. Personally, I will embrace this oversight and am comforted that we will at long last follow other nations' willingness to facilitate and protect. Perhaps this is the purest statement of a new global Britain.

Every year Singing Gorilla Projects funds the distribution of roofing materials for schools. In this picture community members muster at **The Volcano House** to collect bundles of iron sheets. These will be transported by foot to remote villages many kilometres away.



THE GREAT RESET REQUIRES POSITIVE THINKING

Maybe it was just my imagination, but it seemed brighter today despite the drab January greys and the scant but tempting blue sky reveals between the clouds. In January, each day gains about two minutes of daylight. By the time we reach February, we are gaining about two and half minutes per day. From March onwards we benefit from a veritable torrent of additional light - four and more minutes each day.

I look forward to awaking in the morning with the light already warming the room. I look forward to returning to my shorts, t-shirt, and flip flop uniform (not for the office of course). This year more than ever, as the seasons change, there will be an increasing expectation and excitement as lifestyle restrictions are eased.

One day in the not-too-distant future, we will emerge into a new normality. A return to the workplace, socializing in groups, going to a restaurant, stepping onto a train or a plane. I expect our return to the workplace to change into a more flexible model of blending the benefits of togetherness, with the focus on individualism and optimising productivity.

We know the next few weeks are going to be hard. We are but in the early days of Lockdown III. Planning is tough going right now as the barriers in front of us look so great. **However, beneath this gloom there is optimism.** I am optimistic because, our clients are optimistic, and the market as a whole is optimistic. There is a willingness to drive positive change, both in business and in society.

Without wishing to state the obvious, the vaccination rollout is gaining momentum. I suspect by the time we get to the weeks between spring and summer, the country will be well on the road to physical, mental, economic and spiritual recovery.

Turning my thoughts to this last point on spiritual recovery, I would like to go a little off-piste and comment on the Great Reset. Whilst perhaps it is not spiritual, it is certainly visionary. There is of course the usual apocalyptic conspiracy tedium on The Great Reset.

Some warn of the fall of capitalism and the return to hunter gathering. The thinking is also blended with all that deep state, post truth nonsense. The usual suspects of QAnon, Agenda 2030, and New World Order thought, mix toxically with speculation about state-sponsored black arts.

Ignoring these, my reading of the Great Reset is that it is a set of perspectives to help rebuild economies and societies in a post-pandemic world that is more environmentally sustainable and as focused on driving equality between people and nations as much as possible. The Great Reset seeks to improve modern societies and economies by driving business success through environmental and people-focused initiatives.

As we move forward through 2021, I would like to think that some of the intentions and aspirations around the Great Reset will filter into how we create business strategies and make financial decisions. ESG Investing is a product of aspirations for positive and sustainable change in society. ESG is one of the purest forms of the Great Reset in action. It means that the pensions and wider financial services world will be playing its part in affecting this positive change.

I have great optimism for the months and years to come. I believe that as individuals we will develop greater awareness of 'the big picture' and sense of purposes than before. To give this a political spin, the inauguration of Joe Biden in just a week's time will herald a time to refresh, renew and restart. With the outgoing president disgraced and the squeeze on alt-right media well underway, it marks an end of the 'Dark Enlightenment'. Democracy will come out blurry-eyed but smiling into the sunlight.



Titus is a confident little chap with a lovely smile. He can often be found close by to **The Volcano House** hoping to be offered a chocolate or a biscuit. He also knows there is a DVD player in the house with lots of different movies available to watch. Titus rather likes Star Wars.

AS ONE DOOR CLOSES, ANOTHER ONE MUST OPEN AS WE CONTEMPLATE RETURNING TO FRESHLY RESTYLED OFFICES

Scottish born Alexander Graham Bell, noted for inventing the telephone and founding what became AT&T (the American Telephone and Telegraph Company), is also noted for the phrase "As one door closes another one opens".

Turning our attention to America, the era of Trump has come to an ignoble end and the family Trump has finally vacated the White House. After a five hour deep clean by a highly organized team of 90 workers, the Biden's have moved in, together with their two German Shepherd dogs Champ and Major.

Donald Trump on the other hand has moved into Mar A Lago, his tremendous beach club on the Palm Beach shoreline. I suspect Donald is hoping for a more relaxed base in which to prepare his impeachment defence and get ready for other court cases that will likely fill his in-tray in the coming months.

As a slightly more universal door closes, that of Lockdown #3, most of us will be faced with opening of another as we prepare to return to our old offices. However, like the Donald, our place of work may be different from the one that we inhabited back in early March 2020. For starters, our return to the workplace will be staggered as localized lockdown tiers are downgraded by stages.

Furthermore, attendance in the office is unlikely to be demanded by employers. Quite the reverse: the norm will be to be absent in physical form but omnipresent in the virtual. The model that many office-based industries are settling on is that of a flexible hybrid model of blending the benefits of togetherness in the office with a focus of individualism by working outside of the office for at least some of the working week.

This week Aviva announced that it is set to continue home working even after the pandemic has subsided. The financial services giant stated that staff can come in if they wish. No job cuts, no re-orgs, nor restructures, just plain working from home. Aviva is looking to have staff rotations – requiring most staff to be in the office for only one day per week.

It will of course make the mobilisation and co-ordination of staff and projects more complicated. Arguably, it will result in operations and HR team having to learn a new blended workplace methodology.

At least there will be a new market for software developers to come up with optimization tools that muster staff, their skill sets, and their workloads on a geospatial basis. For Aviva, any disruption incurred will be more than made up for through cost savings from reducing the office space they rent across the country.

And when we finally return, the layout of the office will be different. In an article in this month's Forbes magazine, they suggest that the open plan office is a thing of the past. The open plan will give way to cell-style office plans, where offices will have doors again. Is it 'back to the future' of long corridors with offices behind doors to the left and right? Collections of workers will be reintroduced to the office environment by gathering and huddling together in their respective cells, with their own water cooler and Yuca plants.

Personally, I'm sceptical about this move. I am not sure that the cell-like offices will be any safer in the spread of virus than open plan offices. However, some research says if you can close your door, and really focus more as a result, you can push up productivity by as much as 20 per cent. Gone will be the dehumanization and abandonment of the open plan office. Welcome to the individuality of your personal cell.

I remember in the 1980's when I was working at Procter and Gamble just outside Brussels, we worked in cell-based offices. I worked in the same office as some other software people. We were very efficient. Our productivity was only broken, in the morning and afternoon, as we awaited the tea trolley for our 'thé au citron' and Lotus biscuit. Mind you in the 1980's we did not have the internet to gobble up all our spare time.

The separation of work and home was very clear cut. You were either at work or not. **Virtual omnipresence of work of course has muddled the clarity of the past.** Any negative consequences of virtual work burnout will need to the attention of business leaders and HR departments worldwide. There is evidence that more workers are experiencing depression, anxiety, and even suicidal thoughts than at any time before the pandemic.

The Institute for Health in the Built Environment, a US body, is articulating the need to bring the outside in. Designing office space for the '100-year flu' demands buildings which are designed to draw in increased volumes of outside air, all without compromising on improving energy consumption. This makes sense, so long as you don't live in Delhi or Beijing, where the outside air is invariably more dangerous, and a lot hotter or colder, than the inside air.

However, bringing the outdoors in has some clear benefits. In Biophilia, Edward Wilson wrote in 1984 that humans have the urge to affiliate with other life forms. The Biophilia hypothesis has been extended to workplace design. Biophilia in design fosters clarity which in turn supports productivity. It also helps to relieve and heal our senses - ameliorating depression and anxiety. It's long been known that patients in hospital who can look out of windows to see plants and life can accelerate the healing process.

So, as one door closes on the office of the past, a new door opens to the office of the future, where the outside must be brought in. Open plans have been banished, friendly interaction with pets encouraged, scented plants swaying with the seasons and water flowing through channels right through our offices and collecting in contemplative pools all feels like a positive change which may stimulate more of us to return from our WFH caves.



Every school will have a school kitchen. Lunches are prepared of posho and beans cooked in industrial sized pots over a stone stove, fired by wood. You will frequently see classes of children in the surrounding areas in school uniforms with bundles of firewood collected for the kitchens. With population growth, there are more children in schools. There is considerable strain on food supplies and kitchen facilities. Without lunch provision, the children drift home on foot not to return for afternoon classes. Provision of meals at school is key to driving a better education.

THE JOURNEY FROM LOCKDOWN PURGATORY TO 'NEW NORMAL' PARADISE REQUIRES A STRONGER FOCUS ON MENTAL AS WELL AS PHYSICAL HEALTH

Born 1265 in Florence, Dante Alighieri depicted a journey through hell, via purgatory and then ultimately into heaven or paradise in the poem the Divine Comedy.

If Dante were here today writing the Divine Comedy, would he be telling the tale of the performance of the authorities in handling the pandemic? Perhaps he would be writing about the three worlds presented in front of us today: the time before, during and after COVID-19.

Today we are sandwiched between the two worlds of before and after. In this modern-day Divine Comedy, our world would map into Dante's middle world – 'Purgatorio'. Dante describes purgatory as a mountain with seven terraces. Each terrace is occupied by one of the seven deadly sins of lustfulness, gluttony, greed, slothfulness, wrath, envy, and pride.

Which of the deadly sins have you committed? Which ones would you map into the three lockdowns we've had so far? I know I've suffered from gluttony and slothfulness, so that's two. I suspect any of the others will fit for a third.

As the dim light of the exit from our own personal purgatory gets tantalizingly brighter, we are asking ourselves 'Will we have more lockdowns when this one abates?' The received wisdom seems to say no, not linked to COVID-19 anyhow. With the success of the vaccine rollout exceeding expectations and infection rates falling, there is much to be happy and thankful about. We certainly seem to be approaching the endgame to the purgatory of Lockdowns.

As we look with anticipation to the world after, there is a growing recognition of the changes in working practices, not least the role and function of the office. There is much discussion in the media on what offices may look like and good examples of how businesses are changing. However, workspaces and commercial buildings are useless unless filled with people, with activity and life.

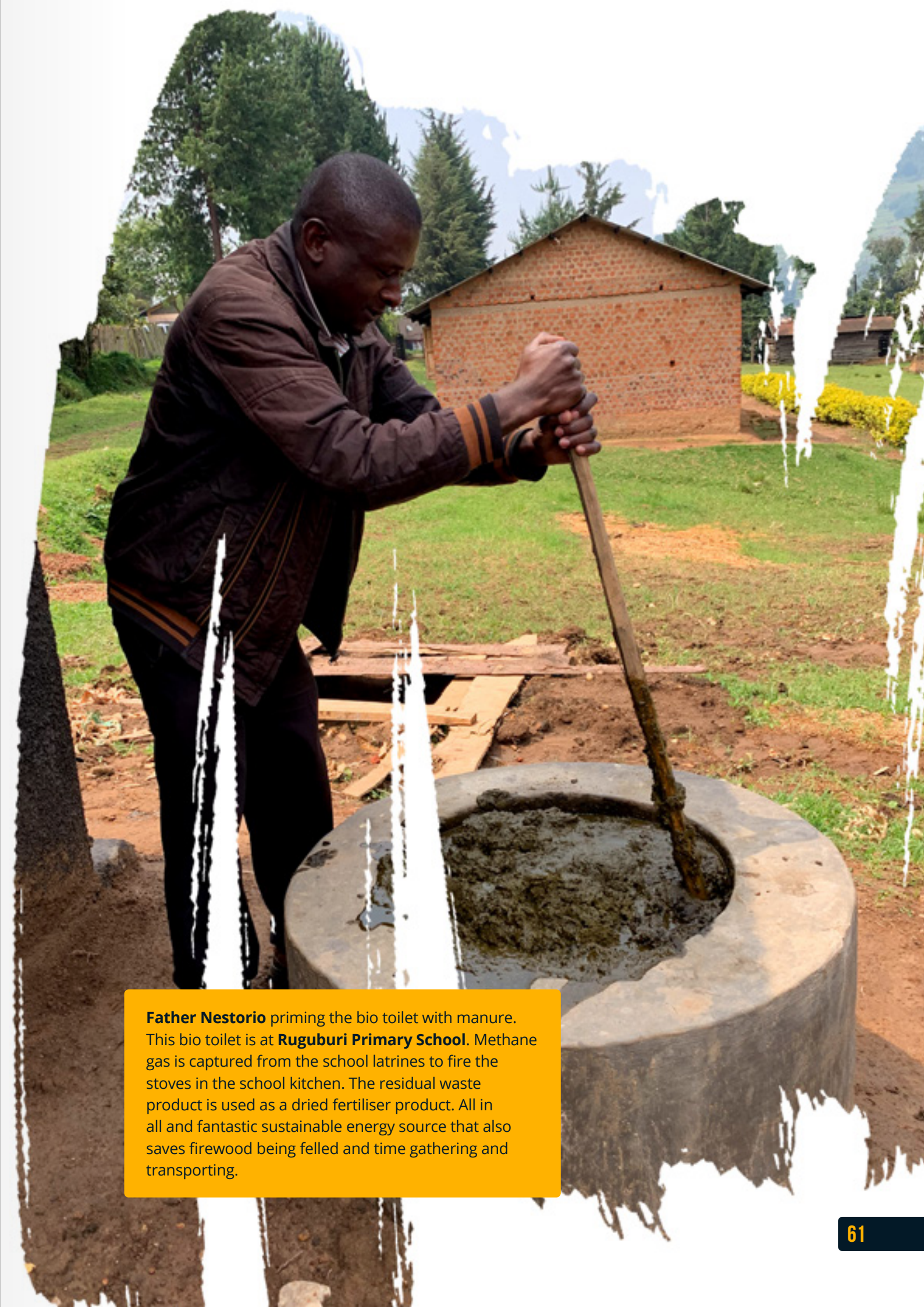
Like poor souls stuck in purgatory, not everyone will speed head long into social engagement without hesitation as the doors of the office fling open. I am seeing the habits forged during lockdown more difficult to revert. Will agoraphobia, solitude and anxiety be part and parcel of the 'new normal'? Businesses across the country are already coming to terms with the effects of prolonged isolation and loneliness which has hit some very hard.

In response, I am seeing corporate empathy in new leadership roles emerge to focus on people, not in an HR way, but in a listening and supporting way - helping those that are struggling with feeling trapped and alone. People in your leadership team with psychotherapy or sociology degrees, may find themselves in hot demand as we emerge from what has been a very real purgatory for some of your staff.

Perhaps it would make sense for business leaders to re-assess their people in the context of Maslow's Hierarchy of Needs. This may help re-evaluate the level of support our work colleagues need by increasing our focus on supporting their basic needs i.e., the parts of the Hierarchy of Needs that hitherto had been taken as read.

More time will be spent working with our colleagues to assist them with their psychological as well as physical health and safety needs at work. A fresh eye on personal security, secure employment, health and shelter may be needed. Without this focus, other layers of the Hierarchy of Needs will remain unattainable.

Last week was Children's Mental Health Week. Just as children should not have to face mental health problems alone, neither should our work colleagues. As Dante emerged from purgatory, he entered paradise, a suitable allegory for how we leave Lockdown and enter a new world - making sure we don't forget those whose journey out of purgatory maybe slower and more strained.



Father Nestorio priming the bio toilet with manure. This bio toilet is at **Ruguburi Primary School**. Methane gas is captured from the school latrines to fire the stoves in the school kitchen. The residual waste product is used as a dried fertiliser product. All in all and fantastic sustainable energy source that also saves firewood being felled and time gathering and transporting.

STOCKDALE'S STOICISM CAN TEACH US A LOT AS WE BEGIN TO YEARN FOR THE BEGINNING OF THE END OF COVID-19

'Safety Last!' is a 1923 Hollywood silent film starring the great Harold Lloyd. This is the film containing the famous image of Harold Lloyd clutching the hands of a clock dangling on a skyscraper. The film title is a play on words as we all know the 'Safety First' mantra still in wide use today. In this same year, in a different part of the USA, James Stockdale was born in Illinois.

Admiral Stockdale is best known for being the most senior US navy officer to be held captive at the infamous Hanoi Hilton in the Vietnam war. Captured in 1965 released in 1973, he was locked in leg irons routinely beaten and tortured. His legs were broken twice during his seven and half year incarceration. Stockdale went on to serve for 37 years in the navy and spent time in politics. He ended his career working at Stanford University and writing books on Stoicism. In the words of Epictetus, the Roman Stoic philosopher, "sick and yet happy, in peril and yet happy, dying and yet happy, in exile and happy, in disgrace and happy,".

If I was a songwriter, writing songs for Lockdowns, I would steal those words for my chorus. It's true, Lockdown has been rubbish. It's been boring and dull. My bum has often hurt for all the Zoom hours clocked up. **But we still have a smile and we still have hope.**

When asked who did not make it out of the Vietnam POW camps, Stockdale responded, the optimists did not make it, he said they would say: "'We're going to be out by Christmas.' And Christmas would come, and Christmas would go. Then they'd say, 'We're going to be out by Easter.' And Easter would come, and Easter would go. And then Thanksgiving, and then it would be Christmas again. And they died of a broken heart". They were not able to confront their painful reality of today with maintain a deeply-held belief in prevailing in the end.

The Stockdale Paradox, named after Stockdale, is an idea in which realism needs to be balanced with optimism. In last October's edition of the Forbes magazine there was an article titled: "What the Stockdale Paradox Tells Us About Crisis Leadership".

The article looks at how leaders can better manage in the unrolling crisis of COVID-19. It applies survival psychology to the current COVID-19 crisis. It maps three phases in disasters, such as a pandemic of, pre-impact, impact, and recoil with behaviours of despair, grief, and depression. Following on from these phases, there is the rescue phase (for us now, that's the vaccination phase) followed by the post-traumatic phases of adaptation and coming to terms with the new reality.

To live happily and with purpose in the new realism of a changed world, we have to accept our own personal breaking, our unlearning and re-learning cycle. James Stockdale was quoted about his time in captivity: "I never doubted not only that I would get out, but also that I would prevail in the end and turn the experience into the defining event of my life".

Reflecting personally on these words and not wanting to appear tone deaf in my communications, I think it important to empathise with others inevitable feelings of loneliness, anxiety, and stress; whilst at the same time articulating a sense of belonging and a sense of positive destiny.

Visualising Harold Lloyd as he dangles from his clock, I think of our lives over the past year. Before this pandemic finally ends, business practice will continue to follow the mandated Safety First mantra. However, as we indulge in the new reality, fortune will surely favour the brave as we embracing the excitement of Safety Last!?



Joseph outside his school in **Ruguburi**. Joseph had been under the care of Singing Gorilla Projects throughout his schooling. He had a troubled upbringing, abandoned by his mother, he lived with his grandmother until she moved on. He then moved in with his uncle and aunt which did not work out for him. He then had a year or so living at The Volcano House. Eventually he returned to his maternal home in the north of Uganda.

AESOP'S FABLES CAN OFFER US A FEW LESSONS IN MANAGING OUR BUSINESSES THROUGH A PANDEMIC

Ben Edwin Perry was a Professor of Classics at the University of Illinois in the middle part of the 20th century. He is accredited with inventing the Perry Index, a reference system for Aesop's Fables or the Aesopica.

Aesop is best known as a storyteller. He was born in Thrace in 620BC and spent much of his adult life on the Greek island of Samos. Not a bad place to live out a lockdown of pestilence, of which they had many in ancient times.

As children, many of us had books containing Aesop's Fables. Some of the stories still have deep resonance today. They can even be used as allegories for running business in modern times - not least through a pandemic. Let's look at five different fables and see how they resonate.

Perry Index 42 - The Farmer and his Sons: In this story a farmer on his death bed calls his sons to not divide his land when he dies as he had buried some treasure. After his death, the sons dig up the land to find the treasure. They find none. However, the crops flourish and they have a bumper harvest. The sons realise the valuable message of the importance of investing in themselves to reap the benefits in the future.

Times of recession and economic challenge have always been a great opportunity to invest in your own business, to come up with new products and propositions. I suspect over the past year or so, many innovations have been squirrelled away inside businesses, waiting to be unleashed into the world as we emerge blinking into the light after the latest lockdown.

Perry Index 70. The Oak and the Reed: In this story, Aesop compares how the Oak tree and the reed prepare for an oncoming storm. The Oak proclaims boldly that it will withstand the storm with its strength. When the storm comes the tree is blown over. However, the reed bends in the wind and goes with the flow. It survives and the oak dies. Business agility and nimbleness in times of trouble will help sustain businesses through troubled times, while enabling it to quietly build growth opportunities for the future. **Better to bend than break.**

Perry Index 101. The Crow in Borrowed Feathers: In this story a crow dresses itself in the feathers of other more colourful birds and looks to compete against them. The other birds are not fooled and strip the crow of his newfound finery. Sincerity and belief in your own capability as a business will outlast businesses who mimic others but do not have the depth to deliver on the precarious façade they've built for themselves. As football managers like to remind us, they focus on their team's own game and, by winning one game at a time, they build towards the massive annual prizes.

Perry Index 118. The Beaver: In ancient times, the beaver was hunted for its testicles as it was believed they had medicinal value. The story goes that the beaver would rather gnaw off its own testicles to preserve itself, than be killed. The parallel in business, if there is one, is that we sometimes need to reduce our exposure to parts of business that expose us to the most downside risk, no matter how attached we are to these areas. Adjusting, recalibrating and innovating intelligently seem to be watchwords of modern business management to enable businesses to continue flourishing in existential times.

Perry Index 226, The Tortoise, and the Hare: As one of most well-known fables, the Hare ridicules the slow-moving Tortoise. The Tortoise tires of the Hare's arrogance and challenges the Hare to a race.

As the race begins, the Hare tares off, leaving the Tortoise plodding well behind at his own steady pace. Puffed up by its own air of superiority, the Hare decides to have a nap halfway through the race, only to find that the Tortoise overtakes him and wins the race.

The message for business: perseverance and self-belief in your own business strategy (or even investment strategy) will eventually win the day. By focusing on setting and delivering on clear business objectives, you ensure you arrive at your defined destination as a winner and avoid losing your way.

Aesop met his unfortunate end by being accused of temple theft and reportedly being thrown from a craggy cliff at Delphi. Shortly after his death, the Delphians suffered pestilence and famine. So, the final moral of this story here is surely 'a bird in the hand is worth two in the bush' and 'don't bite the hand that feeds' you!

The remote school at **Akengayo** before Singing Gorilla Projects rebuilt the classrooms. the hills in the background form the border with DRC. When this picture was taken we were unaware that we were being tracked by Uganda army forces tasked at controlling rebel activity that may seep across the border.



MANY OF US FEEL WE NEED TO COME TOGETHER AGAIN AROUND THE OFFICE COFFEE MACHINE AS POST PANDEMIC HYBRID WORKING LOOMS

Willy the Walrus is a long way from home. Rumour has it, he fell asleep on an iceberg and woke up off the Irish coast. Easy enough to do, if you are a walrus. He then tried to head home but stopped off in south Wales instead. Geography clearly not his best facility, he was spotted on a Pembrokeshire beach over this last weekend.

Willy is by all accounts very big and the size of a large bull, what a whopper. To be fair we don't know if Willy is a male or female. Walruses I suspect are not only difficult to gender check but are quite bashful in their own way.

Willy is almost certainly lonely and missing his friends in Greenland. As the documentaries show us, they like to gather in large groups on Arctic beaches. Walruses eat shellfish, and rather a lot of it too. Just as well then that the clams which can't be exported to Europe by the Welsh fishermen just now, can instead be hoovered up by Willy. Every cloud has a silver lining.

I recently wrote an email to the staff at Dunstan Thomas, on the anniversary of the start of lockdown asking my colleagues to mark the occasion as important point in time to reflect and hope. One year on from the start of the Lockdown and the mass exodus from our office buildings to our homes, we too are looking forward to a return. Just as Willy needs to find his way home back to his friends some 1500 km north of where he is now, so do work colleagues and compatriots need to return to the office for some human interaction around the coffee machine and canteen.

As the year passes, we have all had to transform the way we work. When we left the office last year, I was optimistic that we would soon return to the office and awaited eagerly for governmental advice on the return. It did not come. As weeks became months of working in isolation, we became very much more aware and thoughtful about the welfare and health of each other.

Even more so now, our attention is turned towards supporting each other as we recognise the fragility of our experiences of this year in lockdown. As in most companies, we have set up initiatives and new disciplines to ensure that the return to the office is a place where we want to work, a place that is safe and fulfilling.

For many companies, the IT teams have been heroes. Ours has been no exception. In the early days of lockdown our IT infrastructure was put under considerable strain. Long days and long nights were spent in transforming the IT estate with a much more robust, flexible and cloud-based capability, enabling our work and communications to be unhindered by spatial location. We are free to ply our trade wherever, whenever we wish for.

As we look forward, we can see a road map to lead us out of lockdown. We are working up plans for a re-opening of the office later this spring (I remain ever hopeful). Others are delaying a little further. I'm told many City of London offices are set to start repopulating from mid-June onwards. Of course, there will be changes and we will not return to the pre-pandemic routine by default. **We will take on the positives of our experiences in lockdown and blend them with our human needs to be with each other, to collaborate, to create a new way of working.**

This week saw the publication of a report by Legal and General linking the need for government spending for regeneration and growth with remote and hybrid working. The report has shown that 65% of the UK's working population were forced to change their place of work as a result of the pandemic, and 79% want to continue some form of remote working in future.

With large financial services companies lending their hand to the new world of working, I hope it will provide a platform for not only economic growth but also with greater job satisfaction and engagement.

In practical terms, this means supporting local desk spaces with hub and spoke arrangements of office locations. These in turn will help to regenerate and transform our weakened and faded town and city centres.

For those of you who can remember back to your geography lessons, you may recall Christaller's Central Place Theory which looked to understand patterns of settlements with commercial, residential, and industrial locations and associated patterns of transport linkages. I will return to this theory in a future article and see whether the predictions of patterns of location that Christaller made in 1930s Germany, have relevance to us today in a post pandemic world.

As an ending thought, the lockdown has accelerated the pace of change in positive working arrangements that it will facilitate a more motivated, engaged workforce with a greater sense of belonging. As we return to the office with excitement and hope, so will Willy the Walrus be free once he has completed his arduous journey home somewhere along the east coast of Greenland.



Kids in class in the **God Bless Miracle School** in Kisoro.

WHAT WILL PENSIONS LOOK LIKE 99 YEARS FROM NOW?

Prince Philip the Duke of Edinburgh had a long and colourful life. Much has been said about the man and the service he gave to the country and Commonwealth. He was of course a man well-travelled. Born in Corfu, honeymooned in Kenya, first marital home in Malta, venerated in Vanuatu.

He was a man from a generation known as the Greatest Generation, a demographic cohort defined as those born between 1901 and 1927. This is the generation that were shaped by the great depression and old enough to be involved in the second world war. Prince Philip was of course born in 1921 and his wartime naval heroics of his early career are well documented.

Nearly 20 years before his birth, The Old Age Pensions Act 1908 was enacted in the UK, under Prime Minister Herbert Henry Asquith. The UK's first state pension paid senior citizens over the age of 70 the equivalent of £23 per week in today's money. Payments were means tested and you were only eligible if you were also a person of 'good character'.

By 1911 the National Insurance Act laid the foundation of the modern welfare state which arguably, together with the anachronism of monarchy, best illustrates the ambiguities, nuances and quirkiness of Britishness.

Fast forward to today, the UK has a mature and complex pensions landscape, perhaps more sophisticated than anywhere else in the world. The Pensions Regulator (TPR) has this year published a paper on the Pensions of the Future. Focusing very much on workplace pensions savings, it makes for a good read. It drills into the challenges faced by more familiar demographic cohorts: Baby Boomers, Gen Xers, Millennials and Gen Zers.

Triggered by workplace savings and auto enrolment, the TPR predicts the risks that these pensions schemes will have to the financial stability of the country. The paper lays out key trends in the pensions landscape of the future; from changing patterns of work and retirement; growth in dominance of DC pensions; increased innovation and integration; demand for stewardship in both the investments and technology driving and enabling necessary changes.

In other parts of the world, pensions provision has followed on similar principles of universal cover, driven through the workplace and public pensions. In Corfu, they have more recently had to re-adjust pension provision. Greece was well known as having some of the most favourable pension rights of any EU member state. The unsustainability of their generosity led to international bailouts and the raising of the age of retirement eligibility.

In Kenya, the Employment Act of 2007 provides occupational pension schemes through a national insurance provision called the National Social Security Fund. This type of retirement provision seems to be the prevailing method in many sub-Saharan countries. As some readers may know, I have an involvement with a charity in Uganda, called Singing Gorilla Projects. We employ around thirty people there. We of course not only have to deduct tax from the payroll, but we also contribute monthly to the National Social Security Fund (NSSF).

Returning to Europe, Malta (the land of my birth) enacted the Retirement Pensions Act in 2015. Here contributory state pension, occupational schemes and personal pensions sit side by side. British expats who want to transfer their British retirement savings to Malta are able to do so using QROPS regulations. So, all in all, not a bad place to spend your golden years in the sunshine and the azure blue waters of the Mediterranean.

Prince Philip was of course venerated as a god by the Yaohnanen tribe on the island of Tanna in Vanuatu. Pension provision here is provided by the Vanuatu National Provident Fund (VNPF) established in 1986. The VNPF is an occupational arrangement, covering people in formal employment only. As much employment is informal, many fall outside of provision. I too have a connection with the surrounding islands of Vanuatu, as the grandmother of my grandmother was from Fiji. Small world!

Since 1908 Pension provision over the life of Prince Philip has become universal. According to the World Bank's five pillar framework, countries have pension provision arrangements which fall into one or more of its five pillars. The more sophisticated and varied the pensions provision, the more pillars are complied with.

Perhaps as we look forward to the next 99 years, the pension pillar framework will provide the steppingstones and roadmaps for subsequent governments to revise and update pension provision not only here in the UK but also in Corfu, Kenya, Malta and Vanuatu.



Father Andrew with two **Batwa** boys. The Batwa are a different tribe, more recently moved out of the forest areas following their designation as national parks. The boy to the left is **Gilbert**, boy to the right is **Christopher Read!** Christopher was named with my name as they did not have his parents choice to hand! He now has school records, medical records and ID under the name of Christopher Read - lucky boy.

TO ZOOM OR NOT TO ZOOM, THAT IS THE QUESTION?

The verb to zoom, is not new to the English language. It means to move with a loud low hum or to go speedily. To make things difficult for those learning English, there is a new verb emerging: to 'zoom'.

Its meaning will be found in context on how the verb is used, "I'll zoom you later", meaning I'll do a video call with you later via Teams/Meet/WebEx/Zoom. On the other hand, "I'll zoom around to yours", meaning I'll come to your house/office quickly. Context of language is communicated not only in the language used but in the all-important nuance of nonverbal cues.

We have all used one form of video meeting now. My 92-year-old mother has used one. My dog, Oscar, has appeared on a few. Our diaries are peppered with them. Whilst in pre-pandemic times, video meets were optional and would often be a fallback solution if a face-to-face meeting was not possible.

Since the start of the pandemic, video meets have become the default – the only way to really 'meet'. Gone are the business meetings where you check to see if, as a visitor, they offer you a biscuit or whether the coffee is fresh or machine drawn. Gone are the quickies of a chat and pint. Gone too are the days of racking up business expenses and carbon miles... sad really.

How often have you heard friends and colleagues bemoaning this form of virtual interaction and how exhausting endless video calls are? You won't be too surprised to know that 'Zoom fatigue' is a real and a recognized condition that psychologists are now studying.

A recent well-referenced study on Zoom fatigue, published by Jeremy Bailenson of Stanford University, looks into the non-verbal overload of endless video calls.

Bailenson notes, "On Zoom, behaviour ordinarily reserved for close relationships — such as long stretches of direct eye gaze and faces seen close-up — has suddenly become the way we interact with casual acquaintances, co-workers, and even strangers".

There is now a Zoom Exhaustion and Fatigue Scale (ZEF). So, you can see just how 'zoomed out' you are. The study looks at four primary reasons why video calls create fatigue:

The first key reason is the excessive amounts of close-up eye contact is intense. In face-to-face meetings the eye-to-eye engagement is between yourself and the speaker or possibly elsewhere if, like me, you have a restless butterfly mind.

My challenge is that, even when I am not talking, participants in the video call are still watching me. I have to be on best behaviour - no bodily readjustments or grooming is allowed. Furthermore, it is commonly accepted how important nonverbal cues are to effective communication.

Measures as extreme as 15% of our communication is understood verbally and 85% is understood through body language. We have to be at our very best therefore to take it in when all we have is verbal with no body to observe.

The study comments on the faces on video calls being too large, or too close for comfort. Our brains interpret these intense interactions as situations that will lead to conflict or mating! Bailenson talks about our hyper-aroused state during our working day. He recommends turning off your camera for periods and making views of others on your Zoom sessions smaller to alleviate this overload of the senses.

The second causal factor for zoom fatigue is staring at yourself during all video meetings in real time. Notwithstanding looking at myself all day long, I am tiring of participants noting the shininess of my bald head or the relaxed nature of my attire. There is much research out there on negative emotional consequences to seeing yourself reflected in mirrors for extend periods of time, unless of course you are Narcissus, whereupon you will be fine.

The story of Narcissus is sad as eventually, after gazing and falling in love with himself by looking in a pool of water, he stooped to drink the water, only to realise that his image of lust was a reflection. He killed himself because he could not have his object of desire.

Thirdly, video calls reduce our mobility. Before the pandemic, our schedules were no less full than they are today. In order to get from one meeting to another, there would be a physical shift from one space to another. With video calls there is no time between meetings. You may be able to nip to the kitchen for a cup of tea and have a fridge moment. There is growing research now that finds when people are moving they perform better. **We have become slaves to calendaring and time slots.**

We are imprisoned between the boundaries of half hourly chunks in online schedules. I've taken to colouring meetings in different shades on my Outlook calendar to see if I can create a nice collage of colour. How our lives have been trivialised and altered by the drive of virtual efficiency over our natural primate behaviours.

Lastly, we have to work a lot harder in video calls to send and receive those all-important non-verbal cues. A lot more thought has to go into a conversation which before zooming was a more natural interaction.

Zoom has increased our cognitive load and as Bailenson says, "you're using mental calories in order to communicate". What a shame that mental calories don't translate to food calories. One benefit of Zoom fatigue to the rag trade is that, as non-essential shops re-open, elasticated trousers and leggings and other video call-friendly outfits are zooming off the shelves.



The kids from **Iryavumba School** in **Ruguburi**. Flanked by the author and Sandra. These kids are HIV positive from birth. Singing Gorilla Projects has been supporting them through their secondary education.

OUR RAPID RESPONSE TO THE PANDEMIC SHOWS WHAT'S POSSIBLE AS WE TURN OUR ATTENTION TO THE NEXT BIG ISSUE OF OUR TIME — CLIMATE CHANGE

The middle of May is fast approaching and there's a great deal of expectancy associated with further easing of lockdown flowing through the country. I write this article in flight. Above the deep blue Mediterranean, tufts of distant clouds seem to anticipate my arrival in Malta - the land of my birth. This place has also had a difficult time. As in the UK, lockdowns, curfews, illness and sadness have been relieved by vaccinations and societal habits changing.

It's time to travel again. Time to meet people from other places. There has been a growing realisation that, despite our differences of language and culture, we are all bound together, united in common experience and as caretakers of the planet we live on.

Looking out of the window of the plane the thin whisp of atmosphere separates of the deep blue sea and the sky. If you have ever been to the Tate Modern, you will not have missed the giant maroon Rothko's adorning the entrance. Like a deep blue Rothko, the sea and sky are conjoined.

As the pandemic is increasingly under control, our attention will turn towards how, as a society, we will live with Covid in our daily lives. Covid will continue to exist, like flu or typhoid, we will inoculate against it and change some of our daily habits to accommodate it. Social distancing, face coverings, travel screening are all aspects of life that we can look forward to in the future.

When I return to the UK a little later this month, I will do so from an Amber country. I will jump through the restrictive and testing hoops that are in play. Colour coding countries will be announced - randomized like a lottery. You'll just have to hope that the country of your choice is not pronounced Red. To add to tighter security screening in travel accepted today, Covid safety-linked inconvenience to travel will also become the norm.

In any event, there is much to look forward to, we have the summer ahead of us. In store is uncertainty, as is always the case with a British summer. There will be some long lazy days of sunshine, interspersed with wet and windy ones. The British preoccupation with talking about the weather is understandable. It's so changeable that it's worthy of a few words of conversation. In other parts of the world of course, the weather is front and centre of concern.

With the pandemic easing, climate change is today's big challenge for policy makers and companies alike.

Unlike Covid, there is no vaccine for the societal and economic challenges presented by climate change.

In April, The Pensions Regulator (TPR) laid out its climate strategy on how to help trustees meet the challenges of climate change. Together with the Government's net zero carbon target for 2050, the pensions industry, as well as all other parts of the financial services value chain, have a role to play in helping us all to meet these targets.

In July 2019, the Government released its Green Finance Strategy policy paper. This paper aims to align financial flows with clean, environmentally sustainable and resilient growth. In turn, TPR has aligned its climate strategy with a 'green framework' for achieving net zero. The framework is defined with three time periods: the immediate, mid-term and long-term future.

The immediate future is the time between now and 2024, or climate change strategy Sprint #1. This period will encourage pensions schemes to disclose and refine their policies on climate change. Since the beginning of the year, listed companies have been asked to make more detailed disclosures about how climate change affects their business, consistent with the recommendations of the Taskforce on Climate-related Financial Disclosures (TCFD). As new legislation comes into force, the UK will become the first country to make TCFD-aligned reporting fully mandatory across the economy by 2025.

The mid-term, between 2025 and 2035, will see TPR mandate that all pension schemes integrate climate change considerations into decision-making and take action as a result. TPR will also establish ambitious schemes to help market participants to meet net zero targets.

The long term, between 2036 and 2050, is a little vaguer on specifics but the intention is clear. TPR will be an important contributor as part of the global economy operating on a low-carbon basis and supporting the UK's vital 2050 net zero target. In this period, climate change considerations will become part of business-as-usual across the economy.

In my company, as a service provider to the industry, we too will introduce a climate change policy into our business strategies. I suspect these policies will focus on technology infrastructure, facilities management, interactions with our people and with our clients, as well as the inevitable changes we will drive in new working practices post-lockdown. If Mark Rothko were alive today, maybe his latest collection of paintings would be massive green affairs - conjoined with hope.



The finished classrooms at **Suma**. This block houses two class rooms. Each class room can fit 60 children

COVID-19 HAS TAUGHT US THAT THE BIGGEST THREATS TO OUR EXISTENCE DEMAND A GLOBAL OUTLOOK

This evening I had my second jab, the AZ flavour. I hope I'll be okay tomorrow. Last time around, after the first jab I had a bout of shivers and sweats the following day. As of today, over 60 million vaccinations have been administered in the UK, with over 22.6 million people having received two jabs.

There seems to be a very focused mission to get the population vaccinated as soon as possible for obvious epidemiological reasons. The vaccination programme throughout the EU is also getting up to flying speed after a slow start, with Malta recently rising to the top of the Euro-Vaccination contest with pretty much all residents there having received a first jab. In the USA, over 50% of the population have now received their first dose. A summer holiday away is on the cards.

Earlier on in the week, having just returned from an amber listed country, I was armed with handfuls of paperwork to present to the UK Border. There was a negative test certificate, a passenger locator form, proof of Covid day 2 and day 8 tests, as well as proof of a day 5 test and release form.

Quite a baffling array of paperwork if you are doing it for the first time. Actually, when you start assembling all the paper, it's not so daunting. It took 20 minutes from the Arrivals Hall to picking up the luggage. Not a bad outcome. Now that arrivals from red list countries are to be diverted to a separate terminal, the Arrivals Hall may no longer represent a super spreading event.

I am due to fly again next week, back to Malta, which I hope would have turned from amber to green. Where I really want to go though, is to return to Uganda, to check up on the projects we run in our charity, Singing Gorilla Projects. The charity is located in the far south west of the country, running educational, health and environmental projects. From my house in Nkuringo, I can on most days see the orange glow of Mount Nyiragongo, the active volcano in the Virunga range. Over the past few days, the volcano has been erupting and threatening the city of Goma in the Democratic Republic of Congo (DRC) to the west of Uganda. The sky at night must be fantastic.

If you ever get the chance to visit that part of the world, you can climb the volcano when its not erupting and camp overnight at the crater rim at 3,500 metres high and admire the active molten lava lake. The journey is made from Goma, where you need to shop for your essentials. I took some rice, a chicken, and a chef. Goma is one of the largest cities in the east of the DRC, which itself is huge. Goma has had a difficult history. It was of course the centre of a refugee crisis at the time for Rwandan genocide of 1994. Since then, it's been troubled with civil wars, bandit incursions and of course lava flows from Nyiragongo. I've never felt as unsafe as I did on my visit to Goma.

In sub-Saharan Africa, the COVAX programme has been working to get the poorer countries of the region vaccinated. Uptake, to date has been low. Fear and suspicion are prevalent. In the DRC, of a population of 71 million, only 15,000 have had a first dose. This represents pretty close to 0% of the population.

In next door Uganda, only 1.5% of the population has had a dose. This contributes to a global picture in that about 10% of the world's population has had at least one dose administered. Chancellor Angela Merkel said at a recent G7 meeting that "the pandemic is not over until all people in the world have been vaccinated." Our attentions need to focus outwards to help other countries achieve effective vaccination programmes.

Whilst in the UK we celebrate the NHS, the volunteers, and that plucky British spirit in the success of the vaccination programme, we are still in this pandemic until everyone is vaccinated, or at least until variants of the virus no longer have the momentum to mutate. Lockdown restrictions of some form or other are here to stay for months if not years to come if we don't think more globally. The way we travel between countries has changed for good. The forthcoming mandating of vaccine passports will not be a solution to return to social interaction and easy travel but simply a hygiene factor.

The return to office working has been much discussed. We are seeing some green shoots of returning to office environments. However, it will never be like it was before. Hybrid working seems to be the adopted norm. Do you return to the office on a Tuesday and Wednesday, or do you follow a project lifecycle, office as a destination approach? Truth be told whilst we crave human interactivity, water cooler moments and the creativity of working together, we have become far too engrained in our lockdown habits of zero commute, relaxed workwear attire and flexibility.

In my last article I wrote about The Pensions Regulator and its strategy to align workplace pensions with the government's Green Finance Strategy. This strategy provides guidelines and direction for market participants. In the coming months, I look forward to our Government supporting a post-pandemic global health treaty, in which countries will be encouraged to be open and transparent with other health systems.

There would be improved supply chains for vaccines and therapeutics. PPE would be available equally across countries regardless of where they sit on the development cycle. The treaty should recognise a 'one health' approach taking in both human and animal health, as well as the environment. This treaty should recognise deforestation as an encroachment on the natural world which naturally puts humans and animals into closer contact, triggering zoonotic (animal to human) transmissions of novel diseases.

The connection that companies in this country will have with activity of NGOs operating in places like the DRC and Uganda, must become closer and more symbiotic. The activity of UN and WHO initiatives and environment policy in general will become ever more important in the way that businesses layout their strategies.

As the year progresses, and the lockdown abates, we will be treated to public inquiries into how the country responded to the pandemic. There will of course be the normal theatrics of politicians defending their actions and government advisers spilling the beans. As this plays out, I look forward to my third jab as the year passes into its final quarter.

The girls at **Bright Future School** in Nkuringo performing a very catchy dance, drawn more from TikTok than Bakiga culture.



HOW DO WE INTEGRATE LONG-TERM CARE PROVISION INTO FUTURE RETIREMENT PRODUCTS?

My mother is 92 and requires full-time care. Like many of her generation, as we pass the D-Day anniversary she vividly recalls her days as teenager in the war, in her case, in Malta. She could differentiate a German bomber from an Italian bomber no less, by the tone of its engines as they flew overhead to bomb the harbours around Valletta.

As time moved on, when her mother needed full-time care in the 1970's, care was delivered at the family home. The extended family would be involved in one way or another. Malta has a long tradition in the provision of long-term care for the elderly.

Services provided by the Church and by the state have been in existence for centuries to step in when the family was not able to provide. However, continuing to live at home within the community that they know has always been the expectation.

As economic development over the past two decades has accelerated, those strong family ties have loosened as society has become wealthier. The immediate family is less inclined to provide this care. In Malta and I suspect in many other countries, this task has been taken up by immigrants, mostly from Southeast Asia and the Philippines in particular.

Now that my mother needs full-time care herself, my siblings and I also must make decisions for providing this. For the moment, we have chosen to have this care delivered in the family home. My mother now lives in England, on the south coast, close to Portsmouth. Her care providers are originally from a number of sub-Saharan African countries including Zambia, Malawi and Uganda. Before Brexit, her carers would have come from a different mix of countries.

Financing long-term care has been a debate that the industry has had for many years. It has been a thorny topic of discussion without too much government attention. It keeps being put on the 'too difficult to solve' pile. UK Government policy on long-term care was last updated in May 2015 by the Conservative and Liberal Democrat Coalition Government.

However, the devastation wrought by COVID-19 also shone a spotlight on the strained state of long-term care provision. **Now is surely the right time for a renewed national focus on the provision of long-term care strategy?**

There is an opportunity to question the separation of pensions from long-term care provision. As more and more of us are likely to live longer and will need long-term care, shouldn't retirement propositions also take this into consideration?

Furthermore, it creates the question 'what is retirement' today? Of course, each person will face different circumstances as they approach the end of their full-time working lives. Pension products that focus on maximising asset growth and the provision of flexible or guaranteed income are missing a more holistic approach.

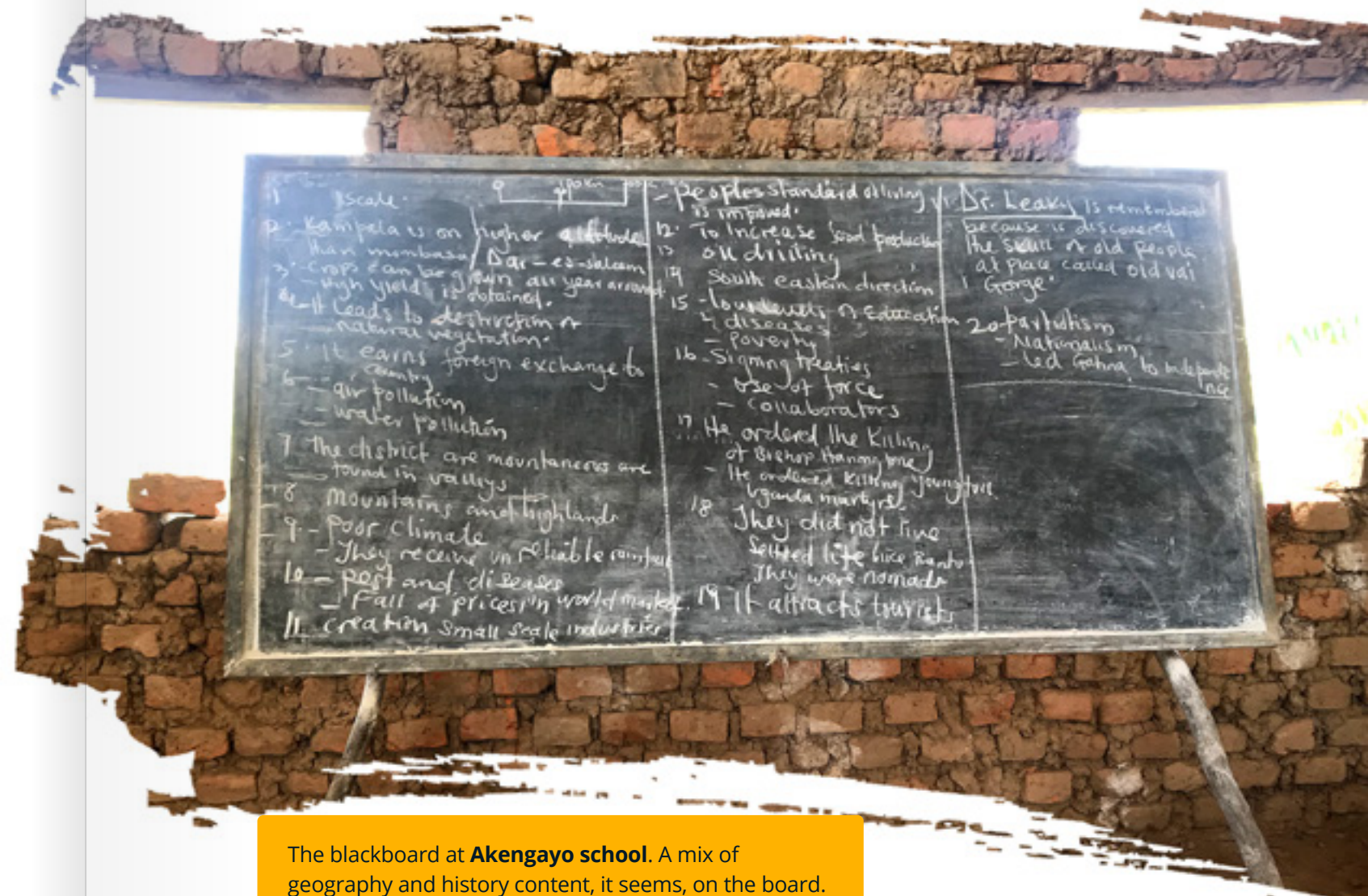
Today, retirement is no longer the ceasing of full-time paid work and the wholesale substitution of that income with pension benefits. Retirement is now an extended period of one's lifetime in which income from pensions is just one piece of an often-complex retirement income pie.

Even though we are no longer in the EU, the European Pillar of Social Rights offer a beacon that could guide governments to developing pensions fit for the post COVID-19 world. The Pillar has 20 principles from equal opportunities and access to the labour market, fair working conditions and social protection and inclusion.

Under Principle 15, there is a phrase that everyone in old age has the right to resources that ensure living in dignity. Under Principle 18, everyone has the right to affordable long-term care services of good quality, in particular home care and community-based services.

How can pension propositions best serve not only income in retirement but the delivery of community geriatricians and occupational health professionals to carry out domiciliary medical visits? How can it provide respite to families who take care of elderly relatives? Should there not be consideration for dementia activity centres, meals on wheels, continence services, handyman services, active ageing centres and social workers providing psychological support, guidance and assistance?

There are pension products emerging on the market that could provide the foundation for supporting long-term care that blend flexibility of income with guarantees. The next step is to extend these products to ask the question, what does retirement mean to me? By examining what long-term care entails, delivery of services for long-term care could become the norm within a pension. As dusk settles on the lives many D-Day veterans, my mother will live through her twilight years on a pension not designed for her current circumstances.



The blackboard at **Akengayo school**. A mix of geography and history content, it seems, on the board. Interesting subject matter being taught.

SUCCESSFUL UK VACCINE ROLL OUT OFFERS AN OPPORTUNITY TO GET AHEAD ON THE GLOBAL ESG-LINKED REBOOT

You may recall back in the early spring the national media were crowing about the speed and effectiveness of the UK vaccination programme. Some were keen to compare it against the sluggish start by the EU. It was as if the UK vaccination roll-out here was somehow a vindication of Brexit.

We were able to move faster than the collective EU machine by taking massive bets on a number of potential vaccines even before they were approved for use early last summer. Kate Bingham was recently awarded a damehood for her leadership of the Government's Vaccine Taskforce – taking bets on a total of 340m doses of four different vaccines which were then under development. Thankfully, two out of those four bets came in: the BioNTech/Pfizer (30m bought at outset) and the Oxford University/AstraZeneca one (100m bought initially).

However, now we appear to have 'got ahead of the game' in terms of nearly inoculating the nation, we do appear to be rather zealot-like in our traffic light system - leaving only a few hassle-free 'green' country options open to us for summer hols. Anyone for the Faroe Islands, Falklands, Iceland, Singapore or New Zealand? Personally, I await the roll out of the EU's Digital Green Certificate later this summer, no doubt to be linked to proving your double vaccination status.

Assuming we will all eventually get a proper holiday later this summer, (bear in mind most of us have thus far had to content ourselves with a few snatched days in an overpriced hotel or campsite somewhere along Britain's coastline over the last 15 months), how are we going to use that vital breather?

With the pandemic now under our control, is it time for a new beginning - a reset? During this week, we wallow in the glorious realms of the longest days and shortest nights, like a roller coaster we have made our way to the top of loop. The coming weeks will start our journey back to the shortening day and longer night. Are we at the right point in time to begin to construct a new direction for the roller coaster - a direction built on a greater focus on sustainability, compassion, and awareness?

There are of course those who consider progressiveness and tolerance as the antithesis to their belief set. Trumpism and populist movements driven by partisanship and prejudice will continue to bark at the moon. These voices must now be sidelined so that a new, more positive future can be forged.

In 1689 the English Bill of Rights was enacted and signed into law. The law paved the way for William III and Mary II to become co-rulers in England after the overthrow of King James II. The bill lays out the requirement for regular parliaments, free elections and freedom of speech. 100 years later the United States Bill of Rights enshrined the rights of a free people.

This has formed the foundation of countless statements of rights for peoples of different countries. The Universal Declaration of Human Rights in 1948 recognises all humans as being born free and equal in dignity and rights, regardless of nationality, place of residence, gender, national or ethnic origin, colour, religion, language, or any other status.

These are lofty ideals indeed, but they were enacted and have become part of the vernacular of coexistence today. **Is it not time, as we emerge from the darkness of the pandemic to restate our rights, expectations, and aspirations for our long-term futures?**

Is it not time also to recalibrate our relationships with our neighbours and restate our duty to each other? Obviously, the ship has sailed on Brexit. However, there is no better place to reboot our re-engagement with our neighbours than in a recommitment to the European Convention on Human Rights (ECHR).

The ECHR was created amidst the devastation left by the Second World War to ensure that governments would never again be allowed to dehumanise and abuse people's rights with impunity. Perhaps a new 21st century bill of rights could be used to not only re-state well-founded enlightenment principles but also declare more modern principles which could help guide our thinking on protecting our planet and running commercial organisations which promise to support wider societal goals as well as meeting narrower financial targets.



It had been raining all day and we had just visited a water tank installation. On our way to the next location we came across this young man with a sack of potatoes on his head. He was soaking wet, so must have been walking for some time, probably taking the sack to a nearby market.

WILL THE NEW GREEN AGENDA SERVE TO REBUFF SOME FIRMS' RETURN TO THE OFFICE MANTRAS AS FREEDOM DAY DAWNS?

Prince Buster was a Jamaican Ska singer songwriter. If you like Madness or the Specials, you'll know where their influences came from. In any event, as the summer staycation rain fell last weekend, I popped into my local independent record store and spent an hour or so flipping through the records. I came across a Prince Buster album with a great album cover and just had to buy it.

It was bit like old times. The shop owner was playing some old punk records talking to a punter about a Clash gig at the Portsmouth Guildhall in 1978. By contrast, earlier in the week, the prime minister spoke to the nation. He confirmed that July the 19th is the day we move out of lockdown and we shed the restrictions we have all become so familiar with. We move from a government imposed set of controls and balances, to those chosen by and imposed by the individual.

We have a choice, to mask up or to run free, to keep one's distance or to go shoulder to shoulder. A social contract has been offered by the state. The door has been temptingly pushed ajar. I am fascinated to see how society reacts to this new offer. Will we maintain our distance, expect face coverings on public transport and judge others?

Furthermore, I eagerly wait to see how the staff at my company will react to this new beginning, this clean slate, this tabula rasa. Working from home will no longer be the default working practice. Will lounge pants and t-shirts give way to shirts and slacks? I watch with interest as companies of all sorts and sizes start to flex their muscles and lay down new 'return to the office' mantras. Are we seriously going to return to the daily morning commute into our towns and cities?

I am reminded that societally we need to consider our individual contributions to a carbon neutral future. I for one, will be much more liberal in guidance for my staff. I am looking forward to seeing the government trigger a green industrial revolution. Last November, the government released The Ten Point Plan for a Green Industrial Revolution. The prime minister talked of cooking breakfast on hydrogen and driving electric cars with batteries made in the Midlands.

The Ten Point Plan inspires offshore wind energy, low carbon hydrogen technology, advanced nuclear power, zero emission vehicles, green public transport, cycling and walking. It encourages jet zero, green ships, greener building, carbon capture, protecting our natural environment and, last but not least, green finance and innovation. The government is to issue Sovereign Green Bonds or Green Gilts this summer with the Chancellor calling for a new chapter in financial services, citing a prominent role for green finance.

The UK of course is not the first country to issue Sovereign Green, Social and Sustainability (SGSS) bonds. The US, China and a host of European countries have already launched theirs. Ghana came to market late last year with Italy earlier this year. More countries are lining up to launch their own SGSS bonds. What an opportunity to drive the Green Industrial Revolution globally.

Later this year, Glasgow will host the Conference of the Parties (COP26) UN Climate Change Conference. Leaders from around the world have been invited. Despite all the politics that separates them the environment is a subject that unites. Whilst there are still some leaders who place economies above environments, their tenure is surely to be short lived. The Amazon will soon be a safer place, for not only those in Brazil but for all. Whilst there will be some laggards, most leaders will want to drive and be seen to drive a green transformation.

As the doors of the pandemic close and the memories of the restrictions fade, we are reminded that the existential battle we are faced with is that of the environment and climate change. So, no time to waste and in the words of Prince Buster in his song 'Enjoy yourself':

Enjoy yourself, it's later than you think

Enjoy yourself, while you're still in the pink

The years go by, as quickly as you wink

Enjoy yourself, enjoy yourself,

It's later than you think.

This girl is happy to see us, as we travel down the ridge towards the border town of **Nteko**. There is an UNHCR camp in Nteko that hosts the refugees that stream across the border when violence flairs up on the DRC side of the border. Brutality and rape seem to be the weapons of choice for much of the rebel activity, leaving traumatised woman seeking shelter in Uganda.

PAYING IT FORWARD — REDRESSING THE WRONGS OF THE PAST FOR FUTURE GENERATIONS

Much has been written on intergenerational transfer of wealth. It is a key focus for financial advice and consequently a key opportunity for present and future value across the industry. The Resolution Foundation in 2017 wrote extensively on the intergenerational contract: the principle that different generations provide support to each other across the different stages of their lives.

The observations that the Resolution Foundation made was that the younger generational cohorts will fare worse in their lives than older cohorts. This represents a reversal of the cohort-on-cohort wealth progression and a threat to the intergenerational contract.

It's not that there is less intergenerational wealth being transferred, quite the opposite. According to the King's Court Trust, over the next 25 years, £5.5 trillion is expected to pass through the generations. An average value of inheritance will grow from £62K to £91K over the next five years and that £115bn will be transferred.

Of the assets transferred, property accounts for 70%. So, clearly there is much to be transferred from older to younger generations. If you are a Millennial (those born between 1981-96), Gen Z (those born between 1997 and 2012) or Gen Alpha (those born between 2010's and mid 2020's) what is there not to like about that?

These cohorts, especially those in the early years of their working lives, are angry. Not only has job security eroded over the past two decades but access to the property ladder has been put out of reach for many. Property valuations have been driven up by asset-rich older cohorts. **Never has the generational gap been so antagonistic and combative as it is today.**

I remember when I was in my early twenties, those in control and running the world were busy transitioning economies from post-war economies to economies built around global trade, telecommunications and the emerging power of computing. Glasnost heralded the fall of the Berlin Wall. Times were good, wealth was amassing and the property boom was well on its way.

Today the same group of twenty somethings are more disconnected and divided than ever before. Resentful and aggrieved, they are the generation that feel deceived that their futures have been compromised by generations before them. Brexit, driven by older voters, stripping future opportunity from their working lives, further fuels this animosity that has no prospect of waning anytime soon.

This is the generation that will be cleaning up the environment once the Baby Boomers are gone. To top it all, they were the last to be protected from COVID-19 and will be paying the costs of recovering from it again. A recent BBC report promises that taxpayers will be paying the costs of living through the pandemic for decades to come. The same report goes on to state that the estimated cost of the government's Covid measures having already hit £372bn and are still climbing.

With UK government debt now over £2.2 trillion, or about 99.7% of GDP, a rate not seen since the early 1960s, is it not time to acknowledge how and who will be paying for this eye-watering situation?

Right now, the burden looks to be resting squarely on Millennials', Gen Zs', and Gen Alphas' shoulders. Is there not an argument to harness the growth of intergenerational wealth transfer over the forthcoming years to help moderate the impact of this debt mountain? By doing so, would the balance not be redressed by laying the bill at the feet of the generations that are more responsible for it?

It would be too easy to raise taxes. But challenging times call for more innovative ideas which encourage behaviour change faster and in a less punitive manner. What about the Baby Boomers being offered a Sovereign investment bond which could grow free of Capital Gains Tax and offer to pay out dividends to your beneficiaries - the next generation? I'd call this a Covid Relief Bond. It could be linked to ESG investments by the government to make it work for the planet as well as the next generation. We need to keep the new ideas flowing as we embrace this enormous challenge.



The Volcano House, my home away from home. It was constructed in 2016, on a no architectural plans basis, with stone bought in from the distant volcanos. This coupled with the great views of the volcanos themselves is the reason for the name of the house. The house provides a centre for Singing Gorilla Projects business and meetings. Events and presentations are held here as well as a place to stay for visitors from around the world working with us on the projects.

AI IS SET TO PLAY A MASSIVE ROLE IN THE FOURTH INDUSTRIAL REVOLUTION WHICH IS ALREADY UNDERWAY

We are all revolutionaries now. We are participants and actors in the Fourth Industrial revolution (4IR).

This revolution is a global event, and its intensity is picking up as time goes on. The 4IR as a term was first coined by Klaus Schwab the founder of the World Economic Forum (WEF). You may recall, Schwab also expressed the Great Reset at the 2020 WEF meeting. The Great Reset articulates resilience, equitable and sustainable economies based on ESG metrics that can help direct future 4IR innovations.

The Great Reset is not a rallying call for QAnon and other assorted moon barking conspiracy theorists. It is a set of thoughts that enables politicians and commentators in western democracies to express economic strategy in a more compassionate and balanced way.

The 4IR itself is centered on using technology to automate many tasks. Its foundation is built on the ability of technology or smart machines to organise, analyse and diagnose industrial and process interactions without the need for human intervention. In our business at Dunstan Thomas, we see this expression as implementation of Artificial Intelligence (AI) solutions. These could take the form of chatbots to enhance the experience of customer engagement to robotic process automation (RPA) to automate use cases in pension policy administration processes.

Far from being a threat to employment, my hope is that 4IR will bring with it AI tools to collaborate and augment human skills. Despite this optimistic view of the Great Reset world, some academic studies project that 35% of all jobs could be automated away by 2035 (according to the Oxford Martin Programme on the Impacts of Future Technology). That is not too far away.

With this increased automation, will we see the repatriation of offshore outsourced engagements into automated in-house solutions? Will this, in turn intensify the movement of economic migrants to more affluent economies? If this is the case, the migration of people from rural to urban, and from poor to rich countries may continue to gather momentum. With climate change, I suspect the movement and displacement of people will be the existential issues of our time.

Turning our attention to the 4IR and AI as a key component, we must implement solutions that are governed by a set of ethics or 'robo ethics' that defends the positive aspirations of the Great Reset. The Three Laws of Robotics or Asimov's Laws (after science fiction author Isaac Asimov) are good place to start.

The first law is that a robot must not injure a human or allow a human to come to any harm. The second law is that the robot must obey rules and orders given by a human, so long as it does not conflict with the first law. The third law is that the robot must protect itself, so long as this does not conflict with the first or second laws.

The UK now has an Office for Artificial Intelligence, part of both the Department for Digital Culture, Media and Sport and the Department for Business, Energy and Industrial Strategy. An outcome of activity from these departments in support of robo ethics, has been the development of a framework for assessing ethics in AI. The framework ensures safe, sustainable and ethical use of AI technologies. The initiative for is a seven point framework:

1. Test to avoid any unintended outcomes or consequences.
2. Deliver fair services for all users and citizens.
3. Be clear who is responsible.
4. Handle data safely and protect citizens' interests.
5. Help users and citizens understand how it impacts them.
6. Ensure that it is compliant with the law.
7. Build something that is future proof.

Later this year, the government will publish a plan to make the UK a global centre for the development, commercialization and adoption of responsible AI. AI and data have been set as one of four Grand Challenges in the UK's Industrial Strategy, with a mission to prevent, diagnose earlier and treat chronic diseases by 2030. Coupled with the ageing society, this mission should help ensure people can enjoy five more healthy, independent years of life by 2035. So, AI has an integral role to play in the health and welfare of the country.

My view is that every company, regardless of business sector needs to start thinking about an AI strategy and the future development of technology solutions for their business as they interact with customers and deliver RPA efficiencies for their business. With the momentum of governments around the world, as well as corporate strategies from Microsoft's 'AI for Good' and Google's 'AI for Social Good', there will be plenty of support and guidance to help companies to layout a roadmap for embedding AI into their businesses so that they can become engaged actors in the 4IR.

The computer lab at **Bright Future School**. This is the only computing facility for primary school children in the area and is shared amongst a number of schools. My company, **Dunstan Thomas** funded the lab.



HYBRID WORKING IS ONE INEVITABLE RESULT OF CHANGES IN WORKING PRACTICE DURING THE PANDEMIC BUT HOW WILL YOU ORGANISE YOUR WORKING WEEK?

Will St Benedict become the patron saint of office workers in a post-Covid world? Work is an integral part of the rhythm of Benedictine monastic daily life. Monks and nuns work to earn a living and serve the community - a little like you and I in a sense. However, they don't choose the work they do. Their superiors judge what is needed and divvy out the assignments.

I suspect St Benedict would have been better suited to office design. If you have had the pleasure of staying in a monastery and working like a monk or a nun, you will probably have spent time at a carrel. I had a carrel when I went to school. Mind you, I went to a monastic school. Carrels can be found in libraries and offices. A carrel is a desk with no drawers. A desk space with a border shielding it from other carrel desks. The height of the border varies. The border on my highly personalised carrel was about two metres in height. I was encouraged by my peers to put a drape, invariably of tie dye fabric, over the top of the carrel, effectively creating a roof for it to muffle any noise around me.

In some monasteries of more enclosed orders, carrels give way to cells, or in the case of office design, private offices. In these more cloistered orders, monks and nuns alike live a much more austere existence. They will spend hours alone, working, praying and eating at their desks - dare I say it a little like you and I over the last 18 months or so.

Gone are the soft fabrics and gentle colours. 'Covid resistant' offices will need hard, easy to clean surfaces. Gone are the open plan prairies of interactivity, replaced instead by carrels - cubes and cells. Is there any need to interact face to face in a Post Covid world in which you have Teams and Zoom sessions rotating on the jukebox of your working day?

A new order to occupy these monastic palaces of work will be created - the 'hybrid order'. We will naturally arrive in our hybrid cars at work for some of the days of a working week. There is of course no consistent definition of what hybrid working is. Suffice to say that if the hybrid working arrangements are not flexible enough, then it risks increasing employee turnover, reducing employee engagement and

limiting employers' ability to attract new talent. A new McKinsey study found that 26% of workers in the US are already looking for new employment opportunities as the worst ravages of the pandemic recede.

Having spoken to a number of business owners, there seems to be a set of best practices emerging which describe variants of 'hybridism' in new policy definitions and ensuring effective team building and cohesion in 'hybridised' teams. Policy statements will set out who is eligible for hybrid working and how to request it.

Policies will clarify roles and responsibilities for hybrid workers and delineate how these intersect with other forms of flexible working. In essence, hybrid work is a form of flexible working but offers less flexibility than fully flexible working. Flexible working may take on the form of working when you want, how you want and with whom you choose. Hybrid working is somewhat less flexible in that you can either work from the office or from some other working space, most usually your home office or kitchen table.

As the spatial distribution of workers increases in a hybrid working world, unsurprisingly, there are legal implications that need consideration. HR departments and lawyers are gearing up for a feeding frenzy of employment contract redrafting and 'cave syndrome' claims. Marketing departments are being re-purposed to focus more on internal comms. Managers are being re-skilled in effective communication, relationship building and collaboration skills. Softer pastoral skills are being acquired to support work-life balance and wellbeing. Truly we are becoming more monastic in our post pandemic world.

I would like to see the workplace take on a few more monastic-like attributes. One of my first jobs was developing a CRM system for the Leprosy Mission back in the mid-1980s. I used to work from its office in Portman Place, London. At 10:00 everyone would stop working and prayers would be said.

I am not proposing that office work should stop for religious activity, after all it's not everyone's cup of tea! However, I do like the practice of stopping for a group tea break. This has been a long-standing tradition at Dunstan Thomas. It does however need policing as the tea break can merge into luncheon and then into afternoon tea. I think that takes flexible working a little too far. In any event, the post Covid office world of flexible hybrid working is here to stay as a new conundrum for business leaders to consider and craft policies for.



This is the **Nkuringo Green Hill Health Centre** or **NGHH** for short, constructed and funded by Singing Gorilla Projects This building acts as a GP clinic and dispensing pharmacy. It treats between 20 to 30 patients every day. Behind this building is a maternity ward and the paediatric ward. Singing Gorilla Projects funds and manages the facility in cooperation with the **RC Diocese of Ruguburi** and the **Ministry of Health**.

LOCKDOWNS MAY BE OVER FOR NOW, HYBRID WORKING HERE WE COME

It's a busy time indeed for headhunters and recruitment agents alike. Demand is outstripping the supply of talent, and I'm not just talking about the scarcity of HGV drivers now. As the hybrid workplace takes hold, there is an increasing strain on HR departments to develop new working policies, while simultaneously responding to rapid salary inflation.

It seems counter-intuitive to be, on the one hand, providing greater working benefits and practices, while increasing your payroll costs with the other hand. You would normally expect to see a balance between the two. But we are not in normal times. There is pressure on companies to 'up the ante' across the board. Of course, this will stoke the inflationary fires already present in the economy...but needs must.

As this is my last lockdown article here in Retirement Planner, I want to reflect on some of the articles I wrote in the early days of the pandemic in April 2020. Some of the thoughts expressed then have as much relevance today. I noted, "In a corner of our logical brain we know that in the era of pandemics it's all too possible that as one lock down passes another will follow. Vaccines will come and go; some will cure, some won't. With the global economy in a coma, supply chains undone, unemployment climbing, talk of a new economic depression gathering pace and no longer seeming too farfetched."

Well, I think I was correct only on a few of these thoughts. The global economy is far from comatose today. However, supply chains continue to be strained and inflation looks like it will become a little stickier than even I predicted.

Last April we hoped the lockdown to be short. We certainly did not expect it to go on for over a year. Now, 18 months on, we have emerged into a new hybrid working model. Time to encourage work colleagues, hidden by anxiety and avoidance behaviour, back to interacting in person in the workplace.

What is increasingly called 'Cave Syndrome' can be debilitating. Sufferers are aware they need to return to life outside their homes; however, they feel unable to do so. A little like Stockholm syndrome - a condition in which hostages develop a bond with their captors - those suffering with Cave Syndrome have a bond with their homes.

Whilst hardened WFH'ers are gradually being cajoled out of their self-imposed incarcerations and our offices are slowly refilling, COVID-19 has not fully dissipated. Other than commitments to hybrid working arrangements, reconfiguring the office and pastoral vigilance, we will need to be sensitive to long Covid.

We are starting to learn more about long Covid, of which there is no universally accepted definition. Symptoms include fatigues, shortness of breath, brain fog, insomnia and so. The effects can come and go. On some days, they may feel fine. On others, sufferers report being unable to work. As employers, we will need to ensure work can easily and flexibly be covered and plan protocols for absence and support on return to work.

The number of long Covid sufferers is not yet precise. However, the Imperial College React-2 report estimates it has affecting as many as 1 in 20 of us - nearly 2 million people in the UK alone. The UK's National Institute for Health Research (NIHR) proposes that long Covid could be subdivided into 4 different syndromes. These include post-intensive-care syndrome, long-term organ damage, post-viral fatigue syndrome and long-term syndrome caused by a continuation of COVID-19 symptoms.

The TUC is lobbying to strengthen the Equality Act 2010 by defining long Covid as a disability. They are also calling the Equality and Human Rights Commission to produce guidance for employers. As an employer, we may want to record long Covid separately from sick leave and ensure there are return to work assessments made available to sufferers.

In a recent report "Rethinking Herd Immunity and the COVID-19 Response End Game" from John Hopkins University, they cite that herd immunity will not be achieved as the level of those unvaccinated remains high (in the US).

It estimated that 95% of the population will need to be vaccinated (and continue to be vaccinated to achieve herd immunity at the same levels achieved by the measles vaccination). They believe that there will be ongoing coronavirus transmission for many years to come.....if not forever! As we know, even if you have been vaccinated you can still be infected, as so-called break through infections emerge. Businesses of all types need to be prepared for long Covid as a factor in business planning and resource management.

Long Covid aside, we can finally look forward to slightly less fearful social interactions in the workplace and in our leisure time. Masks will spend more time in our pockets than on our faces for a good while we hope. It leaves the inevitable question in this, my final Lockdown column for Retirement Planner: what will the 'new normal' look like as we look forward into 2022?

More out of desire, than strong evidence to date, I'd like to think that the last 18 months has offered a significant pause for reflection and reset for all of us. It should be no surprise therefore that addressing Climate Change and, more widely, the ESG performance of our investments came sharply into the spotlight in 2020-21.

Can we also begin to tackle other corrosive world issues like growing inequalities in income levels which feeds into the migrant crises on many borders today? Are we more receptive to addressing these larger, systemic issues today than we were before the pandemic? I'd like to think the answer is an emphatic 'Yes'.

And finally...a big thank you to Jenna Brown and Retirement Planner for giving space to the 42 Lockdown Thought pieces I've penned for this great magazine over the last 18 months. I'm only sorry that RP will itself be closing later this month as it's done fantastic service to the pensions space over many years.



Them looking at us and us looking at them. The kids at Suma gathering to bid us farewell following a visit.

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30TH SEPTEMBER 2021

...UN

LOCKED



...LIFE IS NOT EASY