

# Spotlight

## **BUSINESS CONTINUITY: THE NEW NORMAL**

Paul Scully MP / Frances O'Grady / Mark Denney / Clare Gardiner





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# A flexible response to the crisis



On 4 July, while people across England were readying themselves to go out for “Super Saturday”, there was one part of the country that was staying decidedly more sober. At the end of June, Health Secretary Matt Hancock had urged residents of Leicester to “stay at home as much as you can”. The area had 135 cases of the coronavirus per 100,000 people, three times as many as the next highest city.

Not only were bars, restaurants and hairdressers to remain shut, non-essential shops that had been allowed to reopen in the Midlands city on 15 June were ordered to close again. On 2 July, local schools also closed to all but vulnerable children and key workers’ families. An announcement on whether the UK’s first full local lockdown will continue is expected on 18 July.

The UK is not alone in taking this approach. Localised lockdowns have been imposed as far afield as Australia, and as close to home as Germany, in a bid to contain Covid-19 and get struggling economies back on their feet. But for companies and their staff, this creates impossible uncertainty. The climate is tough as it is, but how can you build back at all, let alone better, if you don’t know for certain that you will be able to operate?

Following Rishi Sunak’s recent summer statement, shadow chancellor Anneliese Dodds suggested a potential solution: flexible furlough. The job retention scheme, which is due to be wound up in October, has spent £27.4bn supporting 9.4 million jobs to date in the UK. “We need a strategy for the scheme to become more flexible, so it can support those businesses forced to close again because of additional localised lockdowns,” Dodds said in parliament. “There is still time to avoid additional floods of redundancy notices.”

Such flexibility would ensure longer-term support for hard-hit sectors of the economy, as well as geographic areas seeing spikes of the disease. It would enable businesses to plan ahead. For those able to work from home, flexibility has been the byword of the coronavirus era. For many firms, whether shifting to online services or takeaway pints, the ability to be flexible has helped them weather the economic storm. The government should respond in kind. ●

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# Restarting Britain's economic engines is about more than just recovery



As lockdown eases, high streets across the country are beginning to show signs of life

## Paul Scully, Minister for Small Business, on the government's post-Covid plan for SMEs

As we begin to recover our way of life from the devastating effects of coronavirus, it is vital that we get Britain's economic engines firing once again. I know that many businesses are still focused on surviving the crisis, and we will continue to give them every support we can. Already, vast swathes of the economy have started to reopen again under government guidelines to make workplaces safe, giving those people who cannot work from home during the coronavirus pandemic confidence to go back to work. We are also supporting millions of businesses by reducing the VAT rate to 5 per cent for accommodation, attractions and the hospitality sector and launching the Eat Out to Help Out scheme to encourage consumer demand at establishments including restaurants, cafés and pubs. Britain will bounce back, and we in

government stand right behind the companies and the workers that are helping the country reopen for business.

The Prime Minister has been clear that we are not only committed to defeating this virus, but to using this as an opportunity to build back better, greener and faster. In recovering from this crisis, we do not just want to keep the economy ticking over. This government was elected with ambitious plans for the economy – ambitions which remain firmly in place. The UK's recovery from this crisis will now be about securing people's livelihoods for the long term, by doubling down on uniting and levelling up, infrastructure and technology, education and building the platform that business needs for growth. These changes will make life better for people and businesses and unleash Britain's potential.

As Small Business Minister, I speak to companies from across the country every day about the challenges they face, their aspirations for growth and the support they need from government to get there. It is no exaggeration to say that small businesses power our economy and our communities. From boat operators in the south-west of England to whisky distilleries in the Highlands of Scotland, it's crucial that the UK's small and medium-sized enterprises are at the heart of our economic revival.

At the start of this crisis, we took the difficult but necessary step of asking a huge number of businesses to close to slow the spread of coronavirus, protect the NHS and save lives. We recognised the scale of the challenge facing business owners and their staff and have stood by them and their workers. That is why we put in place an extensive package of support for business, including grants and loans for small businesses, a business rates holiday, the job retention scheme, and support for the self-employed.

Throughout this crisis, I have admired the resilience shown by British entrepreneurs. Businesses have adapted



the way they work and interact with their customers in all sorts of unique ways. We have all seen local pubs and restaurants temporarily converting into takeaways, and businesses like Popcorn Shed, which had previously sold gourmet popcorn only to retailers and venues such as cinemas, opening themselves up directly to consumers, marketing their product to people craving quality popcorn at home.

I am excited to see how our businesses can channel this energy once this crisis is over. That entrepreneurial spirit must continue, and we are creating the right conditions for innovative ideas to thrive. We have ambitious plans for the economy, including boosting opportunity and productivity, making Britain the best place in the world to start and grow a business. That means reviewing the costs that are placed on firms, and any common obstacles stunting their growth. It also means backing entrepreneurs from all walks of life at every stage of their business journey.

We are already supporting a diverse range of start-ups and business owners across the country. While the government-owned British Business Bank has done fantastic work on emergency loans for businesses of all sizes affected by the virus, it also runs programmes like Start Up Loans, which give ambitious and creative people, who might otherwise struggle to get funding from a bank, the start they need to launch a company. I'm proud to say that, since they were established in 2012, Start Up Loans have provided 40 per cent of their funding to women, 22 per cent to entrepreneurs from a BAME background and 36 per cent to people who had previously been unemployed. We can do better still, by helping more entrepreneurs get the capital they need to flourish.

The British Business Bank has also launched Bounce Back Loans to relieve pressure on cash flow for smaller businesses. These loans of up to £50,000 are delivered at speed and come with a 100 per cent government guarantee and interest payments covered by the

government for the first 12 months. The intention here is not just a quick fix for the economy. It is about giving investors and businesses the security they need to keep money flowing, while finding creative ways to plan ahead. Meanwhile, the Future Fund supports innovative companies which rely on equity investment. It matches funding delivered by private investors to early stage businesses, on terms that protect the UK taxpayer, ensuring that the cutting-edge companies of the future can continue to lead the field through these unprecedented times.

The scale and speed at which we have been able to stand behind our businesses shows that by working together, government and industry can unleash the potential of business as we recover the economy. To spearhead these efforts, my colleague Alok Sharma, the Business Secretary, has been chairing meetings of new recovery roundtables, bringing together businesses, trade groups and academics to ensure we have the right opportunities in place for growth across the country over the next 18 months and beyond. These roundtables have covered all bases, from how to level up economic performance across the UK, to skills and apprenticeships, and to how best to use COP26, which takes place in Glasgow in November 2021, to capturing opportunities from tackling climate change. We are working with business to see how best we can support a green and resilient recovery and ensure the UK is leading the development of the industries of the future.

This pandemic has been challenging for many firms, but there are some positive signs for the long-term future of UK business. By being flexible and showing that entrepreneurial spirit for which Britain is renowned, many businesses have been able to adopt new technology, expand their offering and even attract new customers. We must ensure that these efforts are not wasted and our recovery from this crisis moves us towards the resilient, sustainable and innovative economy which this government is determined to build. ●



**This is an  
opportunity  
to build  
back better**

# Can Covid-19 be a catalyst for digital change?

Technology's role in supporting businesses has evolved in the fight against the pandemic, says **Nick Williams**, deputy group transformation director at Lloyds Banking Group

**T**he coronavirus pandemic has shone a spotlight on the importance of tech enablement in the UK with so many businesses forced to pause, close their doors and adapt to working remotely. We have seen an unprecedented acceleration of digital transformation and tech adoption. There have been huge changes to working practices, how businesses are managed, and how consumers are using digital to stay connected.

Since March, we've seen cross-sector digitisation like never before. From virtual medical appointments, to the huge increases in food delivery services from retailers across the country and the pivot from schools to online learning and digital classrooms, the scale of transformation has been huge.



More now needs to be done to unlock the potential that digital solutions have for businesses, and employees' well-being, engagement and personal lives.

With businesses reacting to government guidelines, 49.2 per cent of us were working from home during April 2020, compared with just over five per cent during 2019. In a short survey completed by Lloyds Bank during lockdown, 78 per cent of people agreed that the Covid-19 pandemic has escalated the need for digital skills and 80 per cent agree that using technology has been a vital support to them. Positively, over half of people agreed that they will continue to boost their digital skills after the pandemic. Employers can take this opportunity to focus on a renewed appetite to increase workplace skills, ensuring their employees have the right tools and knowledge to be productive.

Businesses are undoubtedly facing a range of Covid-19 related challenges, and while tech adoption is not the silver bullet to success, it will play a central role. Combining the right skills with the right technology will unlock huge productivity gains for small businesses;

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and these benefits can't be ignored.

Technology is one of the most powerful tools available to improve a business not just for its own growth, but also to power us through the post Covid-19 economic recovery. Supporting businesses to thrive beyond the pandemic, technology can unlock scalable growth, increase process efficiency and ultimately improve profitability. By going local to go national, and giving small businesses across the country the skills and the tools they need, all businesses can understand how they can access or make the most out of digital. The digitally mature firms and those investing in their digital strategies have the opportunity to build back better and truly unlock the benefits of digital.

#### **Back-office benefits**

The Lloyds Bank Business Digital Index report has been measuring the digital capability of businesses and charities for the last six years, and it repeatedly finds that those organisations with the full toolkit of digital skills are able to realise very real benefits – including the ability to

work flexibly.

The Index identifies six Essential Digital Skills for organisations: communicating, creating, managing information, problem solving, transacting and operating securely online. Businesses lacking these six skills are nearly two and a half times more likely to close in the next two years. But firms using cloud-based IT systems, online accounting software and digital training tools had £262,000 higher turnover than those that didn't, more than double the £103,000 gap seen the year before.

The coronavirus lockdown and the ensuing changes should be a wake-up call for those businesses whose lack

## **Moving online offers limitless opportunities**

of digital know-how means they have found themselves struggling to operate efficiently with staff working from home or without customers coming through the door.

#### **Build back better**

We want to level the playing field by making it easy for organisations of all sizes to access all the opportunities that a modern digital business enjoys.

With that in mind, Lloyds Bank is working with partners including the Be the Business, Google Digital Garage, Digital Boost and FutureDotNow to help businesses upskill to achieve all the benefits that digital technology can offer. The Lloyds Bank Academy provides free online digital skills training for individuals, charities and businesses. Organisations can sign up for a selection of free interactive webinars on a range of topics, designed to help you and your colleagues communicate, collaborate, survive and thrive online.

Everyone is welcome, especially those organisations that are facing a skills shortage, and we're also hosting online networking events where firms can virtually meet to share their experiences and advice. We know while technology can lead to productivity and innovation – connecting as people in a virtually face-to-face space at times of challenge is invaluable. This is also why we are creating regional and localised sessions alongside national opportunities. We want to be by the side of business to help British businesses recover today and tomorrow. ●

*To find out more about what's on offer, including a range of online learning resources on everything from using social media to protecting a business from fraud, visit:*

*[lloydsbankacademy.com](https://lloydsbankacademy.com)*

*Read the latest UK Business Digital Index here: [lloydsbank.com/businessdigitalindex](https://lloydsbank.com/businessdigitalindex) and for the*

*Consumer equivalent launched May 2020 read here:*

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**Post-Covid, employers won't have a good reason to say no to flexibility, says TUC general secretary Frances O'Grady. Interview by Alona Ferber**

# “You can't put that demand back in its box”



**W**hen Frances O'Grady was rising through the ranks of the labour movement as a single mother, one of the things she wanted most in the world was flexibility. Raising two kids on her own, even working remotely just occasionally, would have made all the difference.

“It would have just taken the pressure off, especially when you are at that stage of little kids or they are teething or sleepless nights”, the general secretary of the Trades Union Congress (TUC) told me in a phone call as the government was starting to ease lockdown.

Fast-forward to 2020 and many workers have more flexibility than ever. When the UK entered lockdown in March, millions found themselves off the commute and at a virtual office desk (see our feature on pp.12-13). The TUC decamped then, too. O'Grady, the first female general secretary in the organisation's 152-year history, has been working with her laptop and iPad propped up on the kitchen table of her

London home, where she lives with her two now grown up children.

O'Grady, herself the youngest of five siblings, comes from a family with a trade union tradition. Her father was a shop steward at the Leyland car plant in Cowley, the site of major industrial unrest. Her grandfather was a founding member of the Irish Transport and General Workers Union. Her mother worked in a shop and later became an NHS ward clerk. In 1994 O'Grady joined the TUC as a campaigns officer. By 2013 she was elected unopposed to lead the body that represents 48 unions.

Over the years she has campaigned,

## Flexibility in hours boosts productivity

among other things, for fair pay and equal rights for part-timers. O'Grady is a big believer in “positive flexibility”. Not the dark side of the gig economy and zero hours contracts, but a “two-way street” that fosters work-life balance. It is “critically human to be able to work in a flexible way that fits your caring responsibilities,” she says.

For employers, this is a matter of enlightened self-interest. The evidence points to flexible working boosting productivity. A 2018 report by HSBC, for instance, found that 89 per cent of tech sector workers were motivated by flexibility to be more productive. Eighteen per cent said poor work-life balance was why they left their last job.

Last year, the TUC joined the “Flex for All” campaign to push for flexibility – whether through part-time, home-working, or job shares – to be a legal right from day one of a job. According to TUC polling from 2019, in normal non-pandemic times one in three requests for flexible working were turned



**Positive flexibility:**  
Frances O'Grady,  
general secretary  
of the Trades Union  
Congress, outside  
No 10 in 2019

down. Nearly two-thirds of working-class jobs didn't have flexi-time as an option.

The pandemic has certainly proved that businesses can survive flexibility, and it will be much harder for employers to say no to such requests in the future. "I don't think you can put that demand back in its box," says O'Grady. But the mass home-working experiment has also been fraught for many, a cocktail of atomisation and loneliness, with some struggling between work and childcare. Digital access to jobs 24/7 in our living spaces, notes O'Grady, has blurred work-life boundaries.

For her, the novelty has well and truly worn off. "I love having time with family but for me there isn't a substitute for some face-to-face contact that isn't mediated through a screen," she says.

And that is for those lucky enough to be able to work from home, reducing their risk of catching or spreading Covid-19. "It does feel like a tale of two countries, doesn't it, when you've

got half the country still going to work and very often scared and then half of the country being serviced by supermarket deliveries.

"The idea that we are all in it together has been well and truly shot down hasn't it?" The "front line" that kept the country running through lockdown was "much more likely to involve traditionally working-class jobs or new working-class jobs", such as supermarket staff, care workers and delivery drivers.

"It's exposed those class lines and gender lines and indeed as we know race lines as well, and with very real

## We can't afford to lose more decent jobs

health risk consequences", she says. The hiatus in childcare has been a major issue. Research indicates that women have spent more hours doing childcare and housework than men, and also that mothers are more likely to have been furloughed or lost their jobs. In June, the TUC published a report warning that if the government doesn't bail out the childcare sector, women could be forced out of the workplace.

O'Grady has campaigned for improvements to women's working lives throughout her career. "There is massive unfinished business on equal pay" she says, but also on equal value. "Why is it that a nursery worker is seen as so less valuable than a car mechanic, without offending car mechanics? What is going on when jobs that are predominantly female jobs are still seen as so less valuable [than] jobs dominated by men?"

Coronavirus has highlighted the corrosive effects of austerity, she says, particularly in regards to the "fragility of our social care system. . . It shouldn't take a pandemic for people to cherish our social care workforce".

How does she rate the government on its support for workers during the crisis? "The furlough scheme was obviously something we rolled up our sleeves on, and we were pleased that for the first time in this country we got a scheme that was about putting money in workers pockets and protecting their jobs as the best way to ensure that, as and when we do emerge from the crisis, we are in a better position to rebuild. But overall I want to hear the government admit that we can't go back to business as usual, that we must have a new deal for workers and that austerity was a terrible mistake with a massive human price tag attached."

And what does she make of the summer statement? Chancellor Rishi Sunak must "target support on protecting jobs in manufacturing and aviation, and on the high street," she told me in an email last week. "Good companies are in trouble and need support to survive. We need to work our way out of this crisis and we can't afford to lose any more decent jobs." ●

# How automation can help SMEs get back on their feet

**Gary Turner**, UK managing director at Xero UK, on how emerging technologies are affecting businesses in these testing times



**The negative impact of Covid-19 is hard to see past at the moment, but once we are on the other side, do you think it will be a reset moment for SMEs?**

Until now most small firms have been rightly focused on survival, given the huge uncertainty they have faced. Many are now starting to recover, rebuild and look to a better future.

Amid this catastrophic backdrop there have been thousands of small firms making radical changes to their business models and working patterns through digitisation.

Those businesses operating traditionally are now discovering that digital processes offer far greater scalability and resilience. Covid-19 is accelerating this transformation. Small firms that were not using cloud computing or automating certain processes will be considering such technology now. With more than 600,000 small business customers in the UK, we are seeing first-hand how firms are quickly adapting.

For instance, Jules at Home, a village shop near Northampton, has moved all trading online since the pandemic. The firm has diversified its product range to meet increased demand for garden products and is

using e-commerce platform Shopify in its full capacity to support sales. As a result, the firm has grown its customer base and increased revenues. Going online is improving their cash flow, raising their profile locally and has even made them question the need for a physical store.

To support such small businesses, we are doing all we can to make accounting, tax, and payroll more simple, smarter and seamless to create the right conditions to recover and rebuild. Through data, AI and machine learning, we are able to give small firms deeper insight into their business. This helps them make more informed, and ultimately better, decisions.

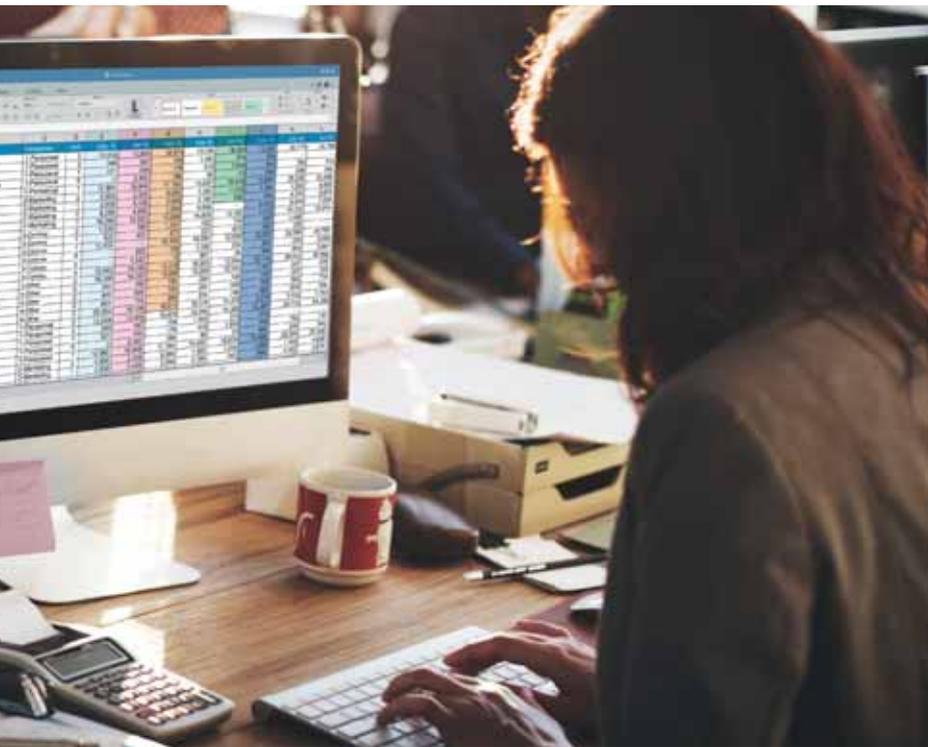
**How can AI and automation help small businesses pick up the pieces and move forward following the pandemic?**

Small businesses will become increasingly digital at their core. Everything will be digital because it will have to be. In recent weeks, we have all seen the benefits as technology take up has accelerated. That will only increase.

AI and automation can help small businesses to streamline time-consuming processes so they can focus on the most important things like

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getting their business up and running and serving their customers.

In the short term, platforms like Xero can help small business owners get a better understanding of where their firm is right now. We know from Small Business Insights, our snapshot of the health of the small business economy, that at any one time only 50 per cent of firms are cash flow positive.

We have launched Business Snapshot, our new tool in pilot, to enable firms to view their critical metrics in real-time. It gives them insights into their company's income, expenses, gross and net profit, cash and balance sheet. As a result, business owners can understand their current performance and take action.

## There will always be a need for real people's skills

In the medium to long term, such technology helps business owners to forecast more accurately and plan for the months ahead. Making better use of digital tools is about being better prepared, improving business resilience and driving performance.

Small businesses are having to rapidly transform. They are moving from being analogue at the core to being digital at the core – and automation and AI will be key.

To help small firms with this transformation, we would like to see the government provide tax relief to small firms to reskill and upskill in critical digital technologies. We would also like to see the government improve awareness and access to digital training to help firms rebuild.

### **In 2020, what are the most developed examples of AI or automation for SMEs already in use?**

AI and automation encompass everything from chat bots to data analysis. It is used to help businesses create more personalised experiences for their customers and drive revenue. It is also used to free up employees from routine and repetitive tasks that take time.

Just look at accounting. Platforms like Xero use AI and machine learning to help accountants save time by cutting out data entry and administration tasks. This frees them up to provide more strategic advice to their clients.

Another example is an AI or machine-learning enabled smart assistant like Siri. Our Business Rewired report found that 12 per cent of small business owners use a smart assistant to organise their personal life while just 3 per cent use one to help run their business. However, our research found that such smart assistants will become much more widespread in business within the next ten years.

### **Many are concerned about the impact of automation on people, but research shows just 5 per cent of jobs are fully automatable. What will this mean for SMEs and how will the roles of “people” change?**

Automation and AI will increasingly handle monotonous and manual tasks. For employees and business owners, it will mean less number crunching, fewer human errors, less invoicing, fewer pieces of paper and less laborious data entry.

But in this environment, people and relationships will remain extremely important. That level of human interaction will not disappear, it will be augmented by technology. When communicating with customers or employees, a human approach will always be needed.

AI and automation will lead to fewer low-value jobs but more high-value jobs. No matter how advanced the automation, there will always be a greater need for people with soft skills and their creativity, collaboration and cooperation.

Technology like AI and automation helps make life a little simpler, more seamless, and smarter for small business owners. In doing so, this can create the right conditions to help these small businesses to recover and rebuild in the months ahead. ●

# New normal, old divides?

The home-working revolution has not affected all workers and regions equally.

By Jonny Ball & Ben Walker

Coronavirus has ushered in huge changes to working patterns at a breakneck speed. Companies have adapted quickly to a new dispensation in which all employees who can work from home, do work from home. The water-cooler chat has quickly disappeared.

Last year, long before the Covid-19 crisis, the Trades Union Congress (TUC) published analysis showing that, despite a steady increase in home-working over the previous decade, years after technology had made it possible, “not enough bosses [were] giving their workers the option of home-working”. The TUC lamented a lack of trust in employees, which it said was preventing change even though evidence showed the clear productivity benefits of home-working.

Now, within months, nationwide lockdown has forced employers to expedite a home-working revolution. But it hasn’t impacted all workers equally.

Pre-lockdown, managers were more than twice as likely to work from home than the average employee and a plurality of pre-Covid home-workers were high-skill professionals. The wide disparities between sectors, industries, classes and income groups has persevered into the coronavirus era. YouGov data from April shows that in the generally low-paid hospitality and leisure sector, where the workforce is dominated by younger employees in more precarious roles, only 10 per cent say they can work from home. In well-paid sectors such as accountancy, financial services, and media and

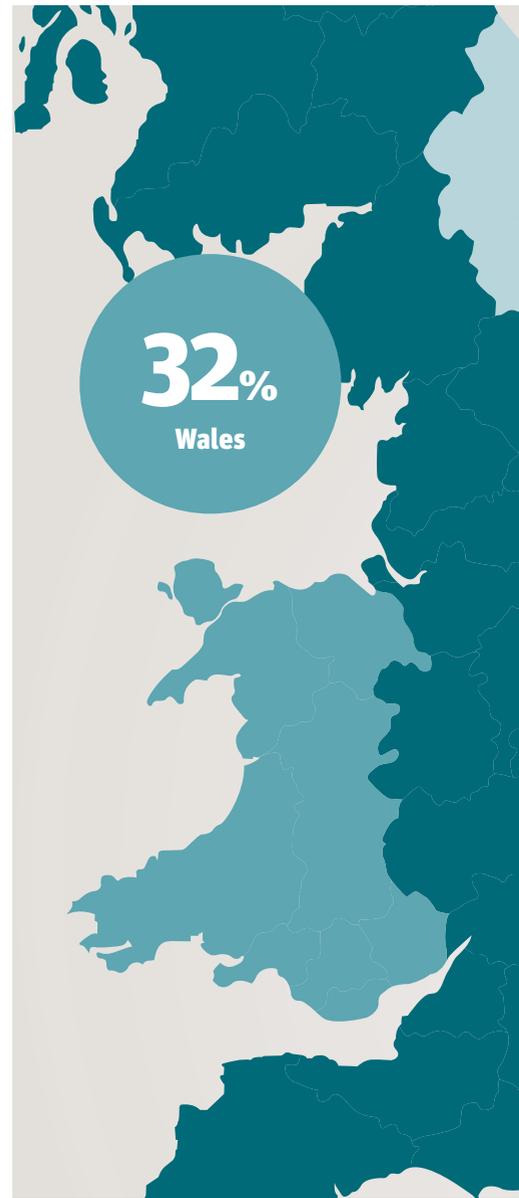
advertising, 66 per cent, 73 per cent, and 74 per cent say they can work from home, respectively.

There are regional variations, too. Almost half of London workers say they can work from home effectively (the plush Royal Borough of Kensington and Chelsea had the highest concentration of pre-Covid home-workers), compared with under a third in Wales and the North East. This all-too-apparent divide has been exposed in the greater susceptibility of low-income workers to Covid-19.

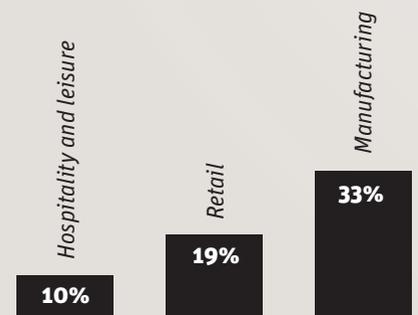
CEOs of large transnational companies, including Barclays and WPP, have predicted the end of crowded offices, central business districts and mass commuting. There are clear financial benefits for such firms: a PwC survey in May showed a quarter of chief finance officers were exploring real estate cutbacks. The market in city-centre office space looks doomed. Martin Sorrell, the WPP founder and S4 Capital executive, said he spent £35m a year on property, a sum he would “rather invest in people”.

But the emancipatory vision of independent home-working may not quite live up to its promise. Some employees are reporting deteriorating mental and physical health, with increased stress, longer hours and unhealthier lifestyle choices.

The virtual office looks set to be one of the more enduring effects of the pandemic. But the new normal may not eliminate old problems and inequalities, and many workers may miss the water-cooler chat.

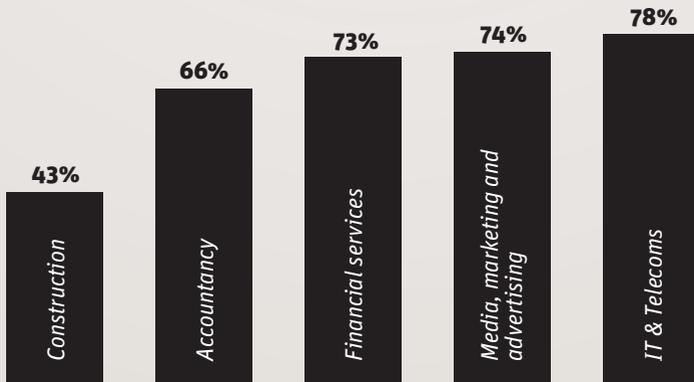
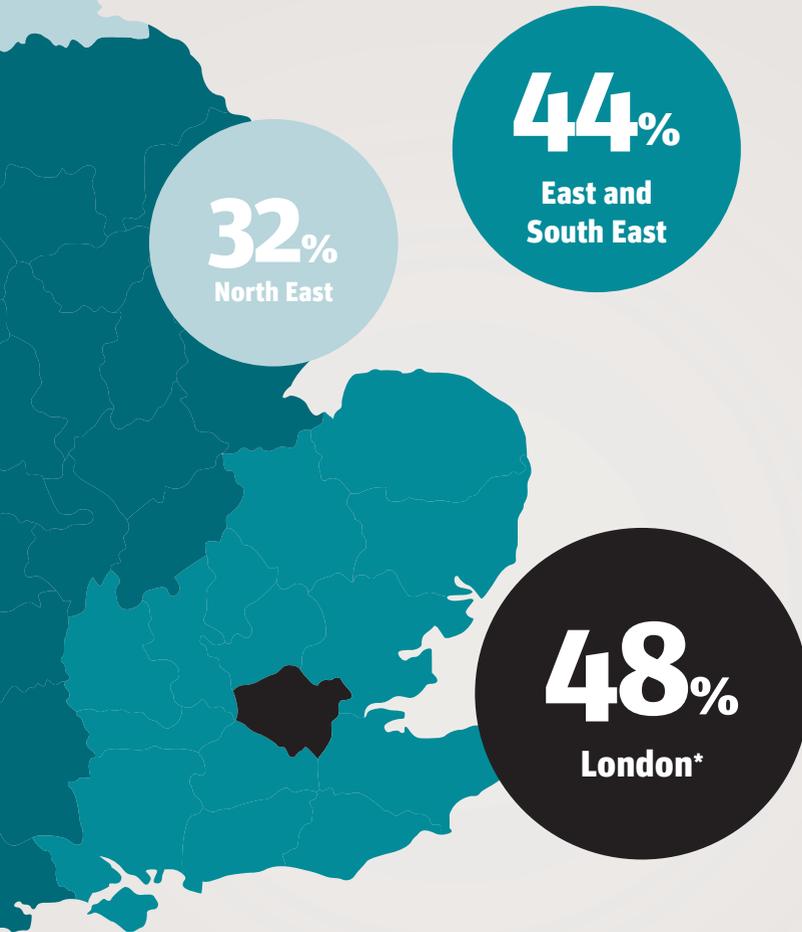


What percentage of workers in each industry say they can do their job from home?



## Covid-19 home-working by region: What percentage of UK workers can currently do their job from home?

\*Kensington and Chelsea was the London borough with the highest concentration of home-working



## Home worker well-being

An April poll of workers across different sectors found that:

**71%**

are working from home as a result of Covid-19

**46%**

are working longer than they are contracted

**64%**

had lost sleep from worry

**55%**

had aches and pains in their backs



**48%**  
are working long and irregular hours



**20%**  
say their alcohol consumption has increased



**33%**  
were worried about family finance



**23%**  
say they are eating less healthily

# Inside the UK's furlough scheme



**The Coronavirus Job Retention Scheme has kept businesses afloat. HMRC's CDIO Mark Denney led the team that built it. Interview by Oscar Williams**

**I**n late March, Mark Denney received an unusual call from a senior policy official in Number 11. “They said ‘we’ve got something that we need you to do,’” recalls Denney, the chief digital and information officer for Her Majesty’s Revenue and Customs. “It’s something very different from anything HMRC has done before.”

Over the following four weeks, Denney led a 200-strong team to deliver the technology underpinning one of the most ambitious forms of economic intervention in British history. The Coronavirus Job Retention Scheme (CJRS) launched on 20 April and now supports the incomes of more than 9 million people. It is set to end in October.

The government has a complicated history with technology. The Civil Service’s digital transformation projects often arrive late and over budget, and some observers expected that the furlough scheme would be beset with the same issues that had characterised the bonfire of projects that came before it.

But when it launched in April the scheme went off without a hitch, processing furlough requests of more than

a million workers within the first eight hours. The next day the scheme appeared on the front page of the *Financial Times*, featuring a series of quotes from chief executives singing the praises of the service and the technology underpinning it. Tim Foster, the co-founder of London-based Yummy Pubs, told the newspaper it was the “most painless experience so far during the lockdown”.

Unlike most of HMRC’s projects, the CJRS was delivered not by a legion of digital experts stationed in HMRC’s grand Westminster headquarters or in one of its many regional offices, but by a distributed team that had only started working remotely less than six weeks earlier. Denney and his team had finished transitioning HMRC’s 55,000-strong workforce to home-working set-ups just a week and a half before he received the call from Number 11 asking him to get to work on the project.

“Transitioning to remote working was the first thing we had to do and it was a really big piece of work,” says Denney. “At the time we had a network capacity of about 9,000 people. We had a network



The Watercress Company in Dorset has recruited a number of furloughed workers for seasonal work



**“It was nothing like anything we had before”**

GETTY IMAGES/FINBAR WEBSTAR

upgrade that was in flight but it wasn't going to be delivered for nearly eight weeks. I got the team together and we condensed that timeline into five days.”

The network landed on the day everyone went home. “We had one day when it was very, very bumpy as we settled the service down,” says Denney. “It's been almost seamless since that point and in a way it's kind of revolutionised work getting done within HMRC.”

Once HMRC's staff had been moved on to the remote network, Denney's team had to transition the organisation's third-party suppliers over too. “They need to patch into provide services to HMRC,” says Denney.

The timings for the remote working project were ambitious, but those for the Coronavirus Job Retention Scheme were even more so. “Number 11 made it clear that this was important for the country and the Chancellor wanted it fast,” Denney recalls. “When we're looking at something of this magnitude – and it was a brand new service that was nothing like anything we'd built before – you're really looking at something between nine and 15 months.”

Denney and his team “took a look at the component parts, what we'd need to build and keeping the plan ruthlessly simple, we agreed to four weeks”, he says. “It must have been a moment of madness.”

At the same time, Denney also agreed to build the technology underpinning the Self-Employment Income Support Scheme and a service for statutory sick pay. Between 200 and 300 people were working in parallel on each of the two former projects. A team of just five people, including content writers and designers, built and designed the website powering the furlough scheme. Denney says they were empowered to make decisions quickly.

A major challenge was that HMRC is set up to collect money, rather than handing it out. “So what we had to do is turn the pump around, turning ourselves into a payment out function, which is quite profound for HMRC. There was a big digital front end piece – how are you going to design the screens, the service?

It then connects to a more established back-end infrastructure that sends out the payments and does compliance,” says Denney.

A former banking CIO, Denney worked at Barclays before joining HMRC at the end of 2019, taking over from Jacky Wright who ended her UK government secondment to return to Microsoft as the organisation's chief digital officer. “People think the government is in the dark ages when it comes to digital capability, but we have an incredibly modern, cloud-based platform and incredible talent,” he says. Most of the furlough scheme runs on a platform supplied by Amazon's technology division AWS, whose work with HMRC has proved contentious given the level of tax Amazon pays in the UK.

Before the scheme went live, HMRC trialled it with trusted partners. Was Denney nervous? “When you build something so quickly, you always stand back and think: ‘Is it going to work?’ For the first day or so there were a few tiny little wrinkles that we had to iron out, but nothing visible for anyone using the platform. For all intents and purposes, it's basically been absolutely seamless.” The scheme has cost the UK a total of £27.4bn to date. “It's definitely done its job to support the country,” he says.

The self-employed scheme went live just a few weeks later in early May. Denney's team knew they would have to process around 3.5 million requests in three and a half days. To overcome the surge in demand at peak times, the team would let in 100,000 people and hold another 50,000 in a virtual waiting room.

Denney, who is due to leave HMRC later this year, is well aware of the huge demands that have been placed on his teams. “The thing is you couldn't run an organisation at this pace indefinitely,” he says. “You can do it for something like this where there's a huge amount of pride and people want to do the right thing; you can ask miracles of people and turn the whole place on its head for a period of time, but it's not something you can do for ever.” ●

*A version of this article first appeared on NS Tech*

# The National Lottery in the time of Covid-19

**Nigel Railton,**  
Camelot CEO,  
on keeping a  
national institution  
running through the  
coronavirus crisis

**T**he implications of Covid-19 have thrown up incredible challenges for businesses – and that has not been any different for us at Camelot. We have had to move quickly and adapt to an ever-changing situation, while continuing to meet our licence and integrity obligations.

The pandemic hit us earlier than many when one of our employees was diagnosed with Covid-19 in early March. Thankfully, they made a full recovery, but it meant immediately closing our head office. The vast majority of our workforce has been working from home ever since.

While we have had to drastically change the way our business operates, we have also seen this as an opportunity to make changes for the better. Through the strong foundations laid over the past three years and a dynamic approach, we have been able to meet this challenge.

National Lottery players raise over £30m every week for good causes, funding for communities, sports clubs, museums and heritage sites in every corner of the UK. This has never been more important than it is now, with National Lottery distributors committing up to £600m of funding to UK charities and organisations to help tackle the impact of Covid-19.

Our response to the pandemic was designed to not only preserve this funding, but to protect our employees, 44,000 retail partners, and our players.

Many employees already had the ability to work remotely, but we needed to equip all of our Contact Centre advisers with the right tools to

do their job from home – and have been operating a fully functional “virtual Contact Centre” since March. For those who have to be on site through necessity for their role – such as those operating the National Lottery draws and in our Distribution Centre – we have implemented detailed social distancing procedures to protect them.

Retail – which normally makes up around 70 per cent of National Lottery ticket sales – has continued to be incredibly important to us. Although we took our retail representatives off the road during lockdown, the team has continued to work closely with our retailers throughout the period to maximise safety – including encouraging players to only buy tickets in retail if they were already in store doing an essential shop, and providing guidance on the safest ways to claim prizes while minimising contact.

We have seen a significant increase in downloads of the National Lottery app and traffic to our online channels, and have been continuously focused on making our well-established responsible play tools the best they can be. As the initial crisis recedes, some customers will return to their former routines, while many will continue to play online. Whatever happens, we remain committed to our longstanding approach of lots of people playing a little.

Covid-19 has taught us lessons as a business and as a society. It has strengthened my belief that the National Lottery is a powerful force for good and I am determined to continue to spread this message far and wide. ●

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## What new tech will transform virtual working?

By Laurie Clarke

# Beyond Zoom

The coronavirus lockdown has seen a boom in remote working. With tech giants like Facebook and Twitter granting their employees permanent home-working status, the virtual office has become a long-term prospect. Beyond Zoom – the video-calling platform that quickly superseded Skype as the king of teleconferencing – what other tools are on the horizon?

For knowledge workers, home-working has offered benefits such as skipping a lengthy commute, having more leisure time, and spending more time with family. According to Deloitte, 54 per cent of those currently working from home because of lockdown say they would like to work from home more often once restrictions are fully lifted. Just 11 per cent say they plan to work from home less often.

This research found that since the start of lockdown 58 per cent of workers have used at least one new type of technology for work. For those who were previously office based, 75 per cent have used at least two new types of technology. But as we've struggled with unreliable wi-fi or been baffled by the mute button, it's clear that more advanced tech is still a long way from mainstream adoption.

Could that change? Virtual reality (VR) has been hailed as a potentially groundbreaking remote working tool for decades. VR headsets can make you feel like you're in the same room as someone



thousands of miles away – sensors on your hands can even communicate the non-verbal flourishes. Goldman Sachs has predicted that virtual and augmented reality (AR) – technology that overlays the physical world with digital imagery – will become a \$95m market by 2025.

Facebook has thrown its weight behind such tech to support future home-working. “VR and AR is all about giving people remote presence,” Mark Zuckerberg told the *Verge*. “So if you're long on VR and AR and on video chat, you have to believe in some capacity that you're helping people be able to do whatever they want from wherever they are.” Facebook is working on VR that will allow employees to walk around virtual versions of its

offices and interact with colleagues.

Virtual and augmented reality is already used to train staff in industries such as manufacturing and healthcare. Walmart delivers training through Oculus Rift VR headsets that instruct on scenarios like navigating the busy shop floor on Black Friday. The company expected to have delivered more than two million training modules by the end of January this year. Surgeons are also among those testing out new skills in a virtual environment. The International Data Corporation predicted that global expenditure on AR/VR training will reach \$8.5bn by 2023.

“Many have argued that the pandemic has created a defining moment for XR,” says Alex Naressi, managing director for R&D, Accenture Interactive. XR or X reality, is a form of mixed reality that merges virtual reality with sensor networks. “However, it's too early to make predictions as to whether XR will replace video conferencing,” says Naressi. “A more likely alternative is that XR will evolve and coexist with the generations of video conferencing to come.”

Peter Hirst, senior associate dean for executive education at MIT Sloan School of Management, says that for decades, Second Life type technologies for the workplace have existed, where you can navigate a realistic representation of real life as an avatar of yourself. Software exists where you can mill around in acoustically realistic spaces, where voices are louder the nearer they are. Hirst says during lockdown, MIT students have built a realistic representation of the campus in Minecraft, which prospective students can wander in place of a physical tour.

Awareness is one reason why this tech is not yet mainstream. “But probably more importantly there is a bigger technology hurdle and or a learning curve and or almost nervousness or intimidation factor for people to try out something like that and to adopt it,” says Hirst. The longer so many continue working from home, the more they could gain widespread appeal. ●

# Adapting to a Covid-safe workplace

Amazon has worked hard to create a safe workplace in response to Covid-19

**T**hese are unprecedented times. For individuals, young and old, for companies, large and small, day-to-day life has changed in ways we could never have expected just a short time ago. As a large company, we have committed to leveraging our scale for good, and are using our ability to innovate quickly to support communities worldwide. Amazon is providing the government with logistics support to deliver test kits to homes around the country.

From the outset of the global pandemic, nothing has been more important to us than ensuring the health and safety of our employees. We expect to invest approximately \$4bn globally in Covid-related initiatives between April and June this year. This includes spending more than \$800m in the first half of the year on Covid-19 safety measures. In fact, we are proud to say we have made over 150 process updates – including enhanced cleaning and social distancing measures – to keep our people safe. We have distributed personal protective gear, such as masks for our employees and implemented temperature checks across our operations worldwide.

We are redeploying team members to perform safety-related tasks and audits at all of our sites, such as “social distancing ambassadors” and team members helping with temperature checks. We have staggered shift start times and break times, spread out tables



in the break rooms, and suspended exit screening to ensure ease of movement near main entrances.

We increased pay for hourly employees by £2 per hour from March until 1 June to thank our teams at the height of the crisis. Our operations teams have been on an incredible journey over the past few months, and we want to show our appreciation with a special one-time Thank You bonus. Front-line employees and partners, who were with the company throughout the month of June, will receive a bonus of £500 (£250 for part-time employees).

For our partners, such as delivery drivers and seasonal employees, who may be facing financial hardship or quarantine, we established a \$25m relief fund. We are also striving every day to support our customers and

## We'll invest \$4bn in Covid-related initiatives

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## Creating more resilient small businesses

Amazon is working to help small businesses recover from the coronavirus pandemic

**IN RECENT MONTHS**, the pandemic has meant small business owners, and businesses of all sizes, have been forced to rethink how they operate.

Amazon and small business support network Enterprise Nation have launched the Amazon Small Business Accelerator, a support programme for more than 200,000 small businesses across the UK to help them recover from the impact of the pandemic and lockdown.

Amazon is working with the British Chambers of Commerce (BCC) to help businesses reopen and kick start the economy. As a partnership, Amazon and the BCC are enabling up to 1,000 businesses across the UK to tour Amazon Fulfilment Centres to see how we have implemented a range of measures to keep staff safe, while continuing to serve customers.

“Small businesses are the lifeblood of the economy and by helping them we can help families, communities and the UK bounce back more quickly,” said Doug Gurr, UK country manager at Amazon. “We have a long track record of supporting entrepreneurs and small businesses, with more than half of all products sold on Amazon stores coming from our selling partners.

“Many businesses have found their way through the crisis by providing goods and services online,” Gurr said. “Now the Amazon Small Business Accelerator with Enterprise Nation will provide thousands of offline and online businesses with the tools and support they need to succeed in the digital world, to reach customers through Amazon or any other service.”

The Amazon Small Business

Accelerator will help 200,000 small businesses and start-ups through online learning, and will help 1,000 businesses get online in an intensive week-long bootcamp, plus free services, credits, training and support.

Oliver Dowden MP, Secretary of State for Digital, Culture, Media and Sport, said: “It is vital that small businesses are able to develop the digital skills they need to help connect with customers online, expand their offer and drive their company’s growth.

It’s great to see Amazon and Enterprise Nation joining forces to help thousands of small businesses and start-ups take full advantage of our dynamic digital economy. I encourage any entrepreneur or small business owner looking to boost their digital presence to get involved.”

Emma Jones MBE, Head of Enterprise Nation, said: “We have worked with Amazon to support small businesses for many years, but this is our most ambitious and important programme to date. Coronavirus has presented serious challenges for startups and SMEs, and never have more businesses called out for help, particularly with getting online.

“This package of critical support will include tailored guidance for start-ups, recovery advice and then tools for growth to help businesses weather the storm and come out stronger on the other side.” ●

**Small businesses across the UK can learn more about the Amazon Small Business Accelerator and sign up to the diagnostic here: [enterprisenation.com/accelerator](https://enterprisenation.com/accelerator)**

communities, opening 15,000 new full- and part-time positions and driver opportunities across the UK in our fulfilment centres and logistics network. People who have joined include many whose work was impacted by Covid-19, from a sky diver, pilot and scientist, to a pub landlord, recruitment consultant and scuba diver.

We believe Amazon has a unique role to play providing a service for customers to get goods they need for their families without leaving home.

Across Europe we have committed 21 million to support those most affected by the pandemic. We are providing students with online STEM courses and supporting virtual classrooms with no-cost resources from AWS and Amazon Future Engineer. Free content is being provided to customers such as books, music and video available on Amazon devices and we are delivering three quarters of a million healthy breakfasts to families around the UK, thanks to a partnership between Magic Breakfast and Amazon.

Our leaders across Amazon are meeting every day to consider the situation and consult with medical experts to ensure the safety for our sites, employees and customers in the UK and across the world. ●

# Can pubs survive the pandemic?

**Covid-19 has paralysed the food and drink sector, but reopening alone won't be enough to get businesses back to their best. By Rohan Banerjee**

**P**ubs have become something of a political football over the course of the coronavirus pandemic. When they were allowed to reopen on 4 July, after nearly four months in lockdown, some people rushed to get a round in. Others pointed out that gathering crowds in public houses still poses a very serious risk of spreading Covid-19. While many of the UK's pubs have reopened, a handful have already had to close again because of recording either staff or customer cases of the virus.

But whichever side of that bar you sit on, pubs are a cornerstone of British culture, and also a huge player in the UK economy. According to the British Beer and Pub Association (BBPA), they employ around 600,000 people across the UK, with almost half under the age of 25.

The clamour to reopen them is clearly about more than the yearning for a pint of draught over cans out of the fridge. But in that rush to get businesses going,



questions remain about how to do so responsibly. When pubs reopened two weeks ago, scenes of crowds pouring out onto the streets in central London didn't evidence much social distancing. John Apter, national chairman of the Police Federation of England and Wales, tweeted that it was "crystal clear" that, after a few drinks, people "can't or won't" keep two metres apart.

With business models that thrive on footfall, though, Tom Ledsham, whose family runs The New Inn in Clapham, north Yorkshire, says that any post-pandemic regulations need to be "realistic" – which is not true of some of the government's suggestions, such as keeping music volumes low because customers shouting near each other could increase the risk of transmission. "How do you police that?" Likewise, social distancing, Ledsham explains, "represents a bit of a logistical nightmare, to be honest, especially as there is no



Soho streets were closed to traffic as bars and restaurants reopened on 4 July

consistency in the size of venues.”

Ledsham “would welcome” fresh impetus to improve hygiene standards in the post-pandemic pub scene, but he believes this can be achieved without putting limits on people’s presence. “If Covid-19 means that pubs get cleaner,” he says, “then that’s a happy side effect. I’m sure most landlords would understand the need to get even stricter about hygiene, and they’d probably embrace it, because they want to keep their customers safe.” Many pubs, since reopening, have installed panes of plastic or glass between those behind the bar and those in front of it. But those measures, Ledsham notes, depend on “whether you can afford to do it.”

And one publican, who prefers not to be named, tells me that any measures against Covid-19, “while important”, should aim not to “detract” from the experience pub-goers have come to

expect. “The problem with glass panes is that you don’t want the pub to start feeling like a bank or a post office.”

The publican’s venue in Nine Elms, south London, has had a “pretty steady” rate of return to business so far, he says. “The perspective from the coalface has been that people have been ready to come back to the pub, and not been as fearful as some media reports may have suggested. People are glad to be back in the pub.” On the scenes in Soho, he notes that the “overspill” would have happened on “any busy night out in London before the pandemic”, and at some point there’s got to be some “appreciation of personal responsibility [on the part of punters] in terms of the safety risks they take. Landlords can’t monitor that.”

To what extent pubs can implement measures against Covid-19 will come down to cost, too. “Big chains might be able to do a lot more,” he says. “Every single pub is different and will have their own take, and their own limitations... The thing is, there were lots of challenges [facing pubs] that were independent of the pandemic.”

While the government’s unprecedented Job Retention Scheme – which allows businesses to place employees on paid leave and claim a cash grant from the state to cover up to 80 per cent of their wages – helped many pubs to stay afloat during lockdown, it did not offset the numerous operational costs unique to pubs that have remained unchanged.

Ashley McCarthy, the landlord of Ye Olde Sun Inn in Colton, north Yorkshire, is grateful for having been able to furlough his staff. But he accepts that the scheme – which has been extended once already – cannot “go on forever”. But McCarthy points out that “we can’t afford to bring people back [from leave] until our business is up and running again. That’s a cold, hard fact.”

It could take a while, he says, for trade, let alone profit, to return to pre-lockdown levels, so simply “turning off the tap [of furlough funds]” could cause further problems.

Ledsham adds that without “changes to other stuff”, such as rent and taxes, many pubs coming out of lockdown will still struggle to cope with “the same overheads” that they had before. “Say you limit the pub to only 20 customers at a time,” he says, “you’ve still got to think about the business rates, the beer duty and all your other running costs. Unless those are changing, you’re asking pubs to cover those same costs with fewer punters coming through the door. It’d be impossible to do that without raising prices on your products.”

According to the BBPA, around one in every three pounds spent in pubs goes to the taxman, with the average UK pub’s tax bill coming to £140,000 annually. Among the main contributions to this figure are beer duty, leasehold rents and VAT. Beer duty in the UK, which is 54p per pint with a 5 per cent or more alcohol by volume rating, is 11 times higher than in Spain and Germany, and three times higher, on average, than in other European Union countries.

“Well, there you go,” says Are Kolltveit, landlord of The Chandos Arms near London’s Edgware Road. “I don’t think we [publicans] could realistically ask for the government to just throw money at us... it’d be really hard to decide who was most in need. But even a break [from certain taxes] or a reduced rate [of beer duty] for a short period of time would help businesses to get back on their feet quicker.”

The UK’s decision to leave the EU, Kolltveit stresses, is still an issue, even if the narrative around it has taken a “bit of a backseat” to Covid-19. “Brexit is still nonsense, if you ask me.” Kolltveit, who currently employs 10 members of staff, “who are all EU nationals”, and who were all placed on furlough, wants “clarity” on immigration policy post-Brexit sooner rather than later.

Reopening pubs, ultimately, is just the first step in the sector’s recovery. The challenges that existed before anyone had heard of Covid-19 still exist now. Indeed, as Kolltveit puts it, “These things don’t just stop because of the pandemic.” ●

# “Peripheral” economies and the crisis

The Economy of Well-Being can be the pathway to recovery for the UK, says **Dr Arunangsu Chatterjee**, associate professor of digital health and education, co-director of the centre for health technology, and head of digital education at the University of Plymouth

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**T**he UK is focused on reopening the economy – a colossal challenge for even the most fiscally sophisticated, and particularly acute where investment and societal inequalities are prevalent. Take, for example, the South West where I research and educate. Like other peripheral economies, it deals with long-term, deep-rooted low productivity, soon to be exacerbated by the funding deficit for regional development and economic growth as a consequence of Brexit.

Productivity gaps here continue to widen against the UK average and you only have to scratch the surface to reveal an even poorer picture in coastal and rural locations. In fact, productivity is inextricably linked to the rural and outlying nature of the peninsula, which makes accessing markets a challenge for business, and accessing services a challenge for residents, particularly the sizeable elderly population.

As highlighted in Public Health England’s report on rural and coastal communities, low productivity and social exclusion go hand-in-hand. Access to health services and a lack of transport to these services were a main driver of social exclusion. This link between health inequality and economic productivity is key to understanding how we should reopen the economy and what the “new normal” could, and should look like. With the Covid-19 pandemic, we have seen how the economy suffers when

our populations’ health is at risk. This is where the policy focus on the Economy of Well-Being is crucial.

The effects of the Covid-19 health crisis will stay much longer than the disease itself. A health crisis such as this is bound to exacerbate the pressures on the national health and care systems due to pent-up demand, once all services return to business as usual. There are many negatives that come with this, but it does provide the UK industry with a potential growth market. Over the last three months, we have seen the rapid introduction of digital and eHealth solutions into our health and care services.

The highly regulated health and care market is tough for small and medium businesses to navigate and succeed. Up until now, this is where the EU has come into play. However, investments in health technology innovations were often met with a nervousness or reticence in non-peripheral communities and therefore often difficult to realise on a wider scale.

Covid-19 is a game-changer. The health sector is experiencing a behavioural shift towards acceptance of such innovative products and services that would have previously taken decades, and now this is where the resilience of a peripheral economy, like the South West, really takes hold.

Our older population, coupled with an SME-led explosion of innovation, presents a unique economic opportunity in the ideal test bed for future health and care interventions that can be scaled to a national and international level. Perfect for the organisations who choose to embed the South West lifestyle into their business model.

In embracing the shift towards The Economy of Well-Being and focusing domestic investment towards an integrated, digitally enabled health and social care ecosystem, business can focus on supporting health and care provision across dispersed communities. The peripheral economy becomes the blueprint for the UK economic recovery. ●

# How to do business safely online

**O**ver the past few months, organisations across the UK have had to rapidly adapt to new ways of working. Many are supporting their staff to work remotely; others have had to close their physical premises and find alternative ways to reach their customers. The ability to operate over the internet has been a lifeline for many, but with this comes cyber security challenges and greater exposure to online harms.

We know that cyber criminals are preying on people's fears around the pandemic and, while overall levels of cybercrime have remained stable throughout the outbreak, we have seen a growth in coronavirus-related attacks. Other factors, such as the increased numbers of staff working from home, also present opportunities for cyber criminals to exploit.

In my role as director for national resilience and strategy at the National Cyber Security Centre (NCSC), I am responsible for helping organisations across the UK raise their cyber resilience. I realise that there will be many competing demands on businesses at the moment but it is vital to spend some time understanding how to strengthen online defences. As a first step, I would encourage SMEs to familiarise themselves with our Small Business Guide, which offers practical solutions on how to improve cyber security quickly, easily, and at low cost.

We have also recently published tailored guidance for smaller organisations that have or are planning to move their operations online. The "physical to digital" advice is a step-by-step guide that enables users to make



**Digitisation has been a lifeline for the UK economy and it needs to happen as securely as possible, says Dr Clare Gardiner, director for national resilience and strategy at the National Centre for Cyber Security**

the transition securely. It is broken down into six key questions that businesses should consider in order to identify current risks and areas for improvement, ranging from what type of technology is currently used, access to IT support, and the legal and regulatory responsibilities that apply.

As part of the collective management of the coronavirus outbreak, many businesses have encouraged their staff to work from home on a large scale and for a longer period of time than may be usual. It is important that organisations are able securely to set up new accounts and accesses so that staff can log on and communicate from home, and our complementary home working and video conferencing guides have a range of advice to help them do this.

Alongside our support for businesses, we want to equip everyone in the UK with the knowledge that will help protect them online. Our Cyber Aware campaign offers actionable steps that everyone can take to prevent themselves from falling victim to the majority of cyber threats. Taking action to enable two-factor authentication and ensuring apps and software are up to date are effective ways to stay secure. However, the most important thing people can do is have a separate password for their email account, because that really is the key to the kingdom.

While the cyber threat is very real, we believe that by working together the UK can be the safest place to live and do business online, even in these most challenging of times. ●

A man with short brown hair, wearing a dark suit jacket and a dark shirt, is smiling and holding a large white sign in front of him. The background is a light purple brick wall. The sign contains text in purple and black.

# Helping you get back to business safely

Now things are starting to move for businesses, here at NatWest, we're helping to smooth the path with our free online service, MentorLive. It explains policies and latest guidance on health and safety and employment matters. Available to everyone, it gives you handy tools and templates to help protect your team and get you all back to work safely.

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