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Capital City Media

AN MRM GROUP PUBLICATION

Forward Look

December 2020

Father Christmas is coming, time to lay out the hand san and cookies

Edmund Greaves, consultant - news and content, MRM

Father Christmas, in full PPE, is coming to a doorstep near you.

I'm going to start this monthly column with something a little different this time. I noticed (as you do) on Prime Minister Boris Johnson's Instagram page the other day a remarkable post.

Whoever runs the account (it may actually be Boris for all I know) posted a letter from one eight-year-old named Monti. It was to ask the PM a question about Father Christmas.

Monti gamely inquired: "If we leave hand sanitiser by the cookies can he [Santa] come? Or will he wash his hands?"

To which Boris replied: "The Chief Medical Officer has asked me to tell you that, provided Father Christmas behaves in his usual responsible way and works quickly and safely, there are no risks to your health or his."

These kinds of letters usually stoke social media troll screams of 'fake', but I think that's the least of our worries this year.

Imagine if I had given this letter to you to read 12 months ago. Frankly, it would have been beyond comprehension. Not only was Boris's 'stonking' election victory not yet even guaranteed, but coronavirus was but a twinkle in the eye of SARS.

And now we're all totally desensitised to the idea that, assuming Santa doesn't mistake the hand-san for a beverage, he'll be "responsible" enough to don his full (red velvet?) PPE. Then, like a good socially-distanced DPD driver, leave the presents on the doorstep for the kids to pick up (and maybe forget to ring the doorbell like my local delivery guy does).

The mental imagery and implications of all this are just breathtakingly weird.

But here we are now a year later. Boris is looking at the first anniversary of his big win on 12 December, and the world is a tremendously different place. For instance, who might have thought that the impending end of the Brexit transition period on 31 December, in which there is still no deal to speak of at the time of writing, would be only a secondary concern amid many?

Elsewhere in the month we have another quarterly FTSE review to look forward to on 2 December, with the update taking effect on 21 December. The indicators that we once wholly ignored but now are fixated on for a barometer of the UK's economy fall mid-month as usual, with employment and wages on 15 December and inflation on 16 December.

Meanwhile the Bank of England gives its final interest rate decision of the year on 17 December, one which I would expect to come with little Christmas cheer.

Later in the month, just after Christmas, the CEBR is publishing its annual World Economic League Table on 26 December, which could have some notable swings as a result of this year's machinations.

And finally, 11 December is Christmas Jumper day, so I expect to see you all in finest woollen regalia over Zoom please. Jokes aside though, the day is run by Save the Children so take a screenshot of your morning meeting in all your teammates' jumper-covered glory, post it on social and maybe make a donation too.

All the very best from MRM and Capital City Media, wishing you a very merry Christmas and a happy, healthy and prosperous new year.

Holidays are here, but there is plenty to keep Westminster busy

Paul Montague-Smith, senior counsel - public affairs, MRM

Rishi Sunak has laid out the scale of the economic emergency that in his words has "only just begun" and has signalled the pain to come. GDP will fall over 11% after months of economic life support for businesses and workers. While that is slightly better than expected it won't claw its way back to pre-coronavirus levels until the end of 2022. One million more people are also forecast to lose their jobs by June of next year. Both are central estimates - the path of the virus could easily mean it's worse.

The Government has spent over £280bn on coronavirus-related measures so far and expects to borrow a peacetime record of £349bn by April. This will have to be paid for so tough choices lie ahead. Breaking a manifesto pledge by cutting foreign aid will save around £5bn for the Exchequer but has already led to a ministerial resignation. The Chancellor knows the majority of the public support the cut, but it faces a rough ride through Parliament.

His decision to freeze public sector pay grates against praise heaped on key workers by ministers since March. The arguments behind it are sound, but the presentational issues are challenging. There are exceptions for those below medium income and NHS workers though.

The Government's plan, for now, is to crack on with investments in public services and infrastructure while it waits to see how things play out over the next few months. Many expect the Budget due in March to be the point at which the Chancellor will start the 'big claw back', perhaps ditching more manifesto commitments on big revenue-raisers like income tax and the pensions triple lock. The new language of an "economic emergency" could be him preparing the ground for that. But the chances are that large parts of the country will still be under restrictions then.

Conservative parliamentarians – including usually fiscal hawks – argue that tax rises should wait for fear of stifling recovery. Politically, it makes sense to get the pain out of the way now in the hope that rebounding growth by 2024 will make voters forgiving. But economically, major tax rises could be the wrong call.

By March of course we'll finally know where we stand on our relationship with the EU. As of writing the negotiations remain deadlocked. The OBR has forecast that a no deal outcome will hit UK GDP by an extra 2% next year alone, which seems to have led to a toughening of the language from Brussels. If the country ends up with WTO the Government will be under pressure to make policy changes and trade deals to make up for the impact.

Meanwhile the Treasury has published proposals for reforming the post-Brexit financial regulatory framework. The plan is to move the bulk of retained EU directives from the statute book to regulators' rule-books. It argues having so much detail in primary legislation limits lawmakers' agility. It also says this presents challenges for Parliament's ability to keep it up to date.

It is also thought more complex for firms who otherwise face a fragmented rulebook. The result will be the FCA and PRA having a much bigger role in policy making. The Financial Services Bill currently before the Commons starts this process, covering the prudential regulation of credit institutions and investment firms.

The new approach will mean changes to the Financial Services and Markets Act to create new policy frameworks in key sectors. Regulators will have to take account of these when designing rules. The Commons Treasury Committee has launched an inquiry and call for evidence on the plans.

Both the government consultation and Treasury Committee inquiry present a significant opportunity for financial services firms to shape the future architecture of regulation – as well as regulators' accountability and stakeholder input into the policymaking process.

Economic and Brexit crises aside then, there is plenty of policy work to keep the sector busy in the weeks ahead!

Quality EU financial and traditional media buck the trend as readers snap up print editions across Europe

Mike Richards, director, Capital City Media

High quality print media in Germany, France, Italy, The Netherlands and Switzerland are bucking the downward trend which has afflicted many peers in other parts of the world, says Mike Richards, director at Capital City Media

In my last piece I wrote about the resurgence of UK national press media usage and that, if you're a paper boy or girl, your job's safe for a year or two yet.

This time I'm metaphorically going across the channel (La Manche if you're a Les Echos reader or der englische Kanal if you're tucking into today's Bild) to see how their quality media is faring in these unprecedented times. Spoiler alert: bon; gut and prima.

In Germany: Die Zeit, a daily newspaper published in Berlin and similar to the UK's Telegraph or The Times, has recorded its highest circulation since its launch in 1946 and has increased 6% from the end of June until September. Handelsblatt, a weekday daily with content similar to the FT, has also grown its audience 5% over the same time period and Wirtschaftswoche, a weekly magazine like the Economist, is up, again. In June -September it was up 10%.

All these are print titles, so if you think your job as a paperboy or girl is in jeopardy in the UK, moving to Berlin might be an idea.

If you're a journalist who believes they are writing quality material, then Milan is the destination for you. In Italy Corriere della Sera (again, like the UK's Telegraph/ Times) is the 4th most popular medium for people seeking news coverage. The top three are social media sites, but people in Italy are gravitating more and more towards quality media to consume their news rather than social media where they believe a lot of fake news persists.

In la belle France their FT equivalent, Les Echos, has seen its print and online readers rise by 40% year on year. In August they had 6.9 million unique users, a record for them.

And in the land the Von Trapps escaped to: Monday to Saturday editions of the quality newspaper NZZ, published in Zürich but serving all of German-speaking Switzerland, has gained readers in the past six months, as has their sister publication, NZZ Sonntag.

Handelszeitung, the weekly financial newspaper, has also recorded readership gains in the past six months. Given that Switzerland had the highest inflows of investment funds in September across EMEA, this makes this even more relevant with their population's media habits.

From the country which gave us tulips, Van Der Valk and Arjen Robben: FD – the Dutch equivalent to the FT – has seen its performance of delivering top-class financial journalism rewarded in the annual readership survey undertaken in the Netherlands.

Their readers are over 3.5 times more likely to be involved within financial services, higher than any other Dutch medium. It also has the highest propensity to have the top social class in the Netherlands (AB1) than any other newspaper within their readership, which has risen 8.2% since January.

The sister website, fd.nl, has consistently, since January, added to their viewers and with this an increase in page traffic of 39%. All this shows the resilience of the FD media offering throughout the crisis.

So, for those of you who thought print was dead/mort/ tot, time to re-evaluate.

Two minutes with... Nilesh B. Dosa

We talk to Nilesh B. Dosa, founder of icanyoucantoo, on his inspiration for starting the mentoring and coaching programme and how it works alongside financial services firms to help non-privileged kids

1. Tell us about icanyoucantoo – what was it set up to achieve?

I grew up in real poverty. My parents were immigrants from India (mum) and Africa (dad) raising their two young children in a deprived area of East London. Having experienced scarcity first-hand, I deeply connect with the challenges faced by many young people and their families living with so little today.

Not only do they lack basic material needs, but for me, a large element of their struggle is an inability to change their surroundings, to climb out of their environments and to make things better, through no fault of their own.

It is a modern-day tragedy that there are so many youngsters who live and study a stone's throw away from the wealthy skyscrapers in London, yet they cannot imagine that they too could be a part of that world. These are limiting beliefs I simply cannot accept.

This created a niggling voice within, which became ever harder to ignore as I advanced further into my own career in finance. However, there were stark reminder throughout my own time that I was a boy who did not understand 'the system'.

After graduating in 2001 with a first, I landed a job at KPMG and was excited to begin. On my first day, however, I was crushed. I was a brown guy, wearing a brown suit (a faux pas in corporate circles), and I really struggled to fit in. Even after 12-months I still felt like an imposter.

Whilst I was passing my accountancy exams and doing my job well, I did not understand the deeper cultural structures e.g. the after-work drinks, the weekend socials – all of which lead me to believe that I just did not belong. This feeling stayed with me well into my future roles as well.

In 2016, a chance encounter with a young man called Joshua changed my life.

I had been assisting at my old secondary school where Joshua was a student. He had also come from a non-privileged background, and one day I invited him to come to Canary Wharf with me to see what it was like. My intention was to inspire him – but he asked, "Am I allowed to go to Canary Wharf? I thought all black people there are security guards or cleaners!"

This statement changed me. I knew I had to work with young people to tell them that nothing – not their postcode, their skin colour or their background – should deter them from striving to fulfil their dreams.

icanyoucantoo was born out of this. It is a grass roots mentoring and coaching programme, ensuring that young people are not held back by their social status. We offer a regular series of sessions to young people across the academic year, giving them access to real role models who then have an on-going mentor relationship with them and help to teach them life skills, give them confidence, a network and practical skills, that they can use to propel them up the social mobility ladder.

2. What are you trying to achieve long-term through icanyoucantoo?

Essentially, we want to level the playing field. We want to help young people from non-privileged backgrounds to have a chance to fulfil their real potential. Most of these students are often held back not through lack of talent, but an awareness of the etiquette and system the corporate world operates to.

> There needs to be greater efforts by corporates to understand the lived experiences of those from under-privileged background, not just as a tokenistic gesture, but as a moral imperative

We have three broad objectives. We want to provide 1.) access to real role models, 2.) opportunities and access to a wide variety of industries, professions and work locations, and 3.) coach the practical skills required for higher education and the workplace.

Overall, we measure our success in many ways. People who go through our programme tell us they leave with higher aspirations and are better equipped for the workplace.

Furthermore, I am very proud to say 100% of the people who have completed our programme are now in further education, a full-time job or an apprenticeship.

3. The young, particularly the under-privileged, appear to be those now worst affected by this pandemic in terms of job prospects. What would you do to make sure we don't lose a whole generation?

We need to appreciate that one size doesn't fit all. The corporate world needs to acknowledge that if you take people from different backgrounds, then you must not, as a business, judge them on the same criteria.

There needs to be greater efforts by the corporates to understand the lived experiences of those from under-privileged background, not just as a tokenistic gesture, but as a moral imperative.

Diversity is not a tick-box exercise – it leads to greater outcomes, both socially and financially. Companies that truly believe this have to invest and be in this for the long haul – as I say 'it ain't gonna change overnight!'

4. How has the current pandemic changed working habits at icanyoucantoo?

The pandemic has had a few major impacts on icanyoucantoo. Firstly, we offer more sessions online to our students and, to that end, it has actually been a positive because we can spend more time with them via online talks, mentoring sessions and just informal 'catch up' sessions – checking in that they are OK.

We also discovered quickly that our young people were impacted directly in terms of their wellbeing, with many struggling to cope financially and lacking money for essentials like food and clothes.

We therefore launched a new partnership programme to provide these essentials, working with supermarkets and our own sponsors to make sure young people have the basic things that most of us take for granted – 3 meals a day, shower gel, sanitary towels and access to technology from which to complete school work.

5. What does the relationship with companies like EY, Redington, and HSBC Private Bank give the initiative?

We get access to their people and their resources, both of which are invaluable. The youngsters we take into these places get real life experiences they never thought they could have.

The companies get to give something back to their community, and the staff who take part get to channel their own desire to give something back into something real. They are getting direct access to grass roots community work; a lot of people want to do that but don't know how to get involved. We provide that opportunity.

6. Once lockdown is over, what do you think will change and what will stay the same?

Our online mentoring sessions have been great, and we will keep on delivering monthly virtual sessions going forward, but we can't wait to have the face-to-face sessions back.

In terms of the life experience, it will be great to be able to send the young people back out to places like EY, to get that real experience of being in these environments and mingling with real-life professionals. Nothing beats connecting with people in the flesh.

> We are working with youngsters to get them ready for the real world, beyond what schools can achieve. These young adults on our programme want 'this' so badly, but now we need the corporates to be ready

7. What positives have you taken from the whole lockdown experience?

Human beings being human. There has been a real outpouring of desire to help.

8. What does your industry get right, and what needs improving?

This is the key point that is missing for me. We are working with these youngsters to get them ready for the real world, beyond what schools can achieve. These young adults on our programme want 'this' so badly, but now we need the corporates to be ready.

We are helping level the playing field for non-privileged kids, and now the corporate world needs to be ready to accommodate them and embrace them whole-heartedly. My honest view if that we need to keep working with the children – successfully as we've demonstrated.

However, firms need to also be 'trained' so that they too are ready. As I mentioned, this cannot be tokenistic. It has to be a genuine desire to learn, to get involved and to improve.

9. What are your favourite books?

My favourite book of all time is Tuesdays With Morrie (Mitch Albom). The Last Lecture (Randy Pausch), Thrive (Arianna Huffington), Legacy (James Kerr) and Shoe Dog (Phil Knight) are also up there.

10. Who has single-handedly influenced you the most?

Pandurang Shastri Athavale (also known as Dadaji), who has been an incredible inspiration to me personally. He was an Indian activist, philosopher, spiritual leader and social revolutionary. Much of his philosophy was practiced in India through his organisation Swadhyaya, and he promoted a real collectivism in society along with practical ways in which to make the world a better place.

One example is Darwin's theory of survival of the fittest. Dada mentioned that real humanity is about making the unfit fit to survive. I am hugely inspired by this philosophy and use this as a driving mantra behind what I do.

A good life is not only defined by what you do for yourself and just those in your immediate circle, but for society more broadly. Dadaji's yardstick is 'who have you served' and 'what have you done selflessly', such that, in today's hyper-connected world where every single achievement is broadcast on social media, you tell no one of your service and your actions.

11. If you could give a younger version of yourself one piece of advice what would it be?

Because I grew up without much wealth in my family, my life was always about pursuing that in a financial sense. But real wealth, I have learned, comes from what you are doing for someone else, and now I feel wealthier than I have ever done.

12. What is the one column or website that you read every day?

Being a huge sports fan – I make sure I consume a healthy dose of sports news.

13. What would you do if you received a windfall of £10,000?

I'd put it towards recruiting my first team member. Our programme is run entirely by volunteers, so to be able to employ someone part-time would be great.

Woolies-gate reveals pressure journalists are under to be first with the news

Paul Beadle, associate director & head of social and digital, MRM

Paul Beadle considers the implications for media of the recent reporting of a Twitter account that claimed long-departed retail chain Woolworths was set for a comeback

In November, the Twitter account @UKWoolworths announced the former retail giant was heading back to UK high streets with the message: "Missed us? We missed you too!"
Driven by a heady rush of pick 'n' mix nostalgia and a clear desire for good news ahead of a Christmas potentially curtailed by coronavirus, thousands of people started to share the tweets.

Mainstream media titles quickly followed suit reporting the story online, including the Daily Mirror and the Daily Mail. However just as quickly, other outlets were calling it a hoax. Tom Witherow, the Daily Mail's business correspondent tweeted that Very, which now owns the defunct brand, knew nothing about Woolies returning.

Witherow also asked: "Surely a story based on a Twitter account with 900 followers (and spelling mistakes) should be verified?" His tweet featured a screenshot of some of the media that had run the story, including his own paper.

The Guardian eventually reported that it was all a hoax, a project by a 17-year-old sixth form student for the digital marketing component of their Business A-level. The student from York claimed the spread of the story was primarily due to media coverage, rather than social media.

He told the Guardian: "Fake news is so easy to spread, and it took Twitter over 12 hours to shut down the account. There was spelling mistakes and a lack of a website purposely injected into the account, and yet some of the media still took it as gospel. I feel bad for the reporters."

You have wonder whether people on social media, increasingly a place of anger and gloom, were more ready to dismiss such good news than their counterparts in the traditional media

Media editor at The Guardian, Jim Waterson, who spoke to the student, tweeted his own article, which then attracted responses from some of the journalists who had run the original story, offering a fascinating insight into modern online journalism.

James Andrews, money journalist at the Daily Mirror, explained some of the pressure his team was under, writing on Waterson's Twitter thread: "The thing is the pressure to be first isn't just internal. There's a premium for it on both Google and Facebook. In my case we got a line up, put calls in, wrote background while we were waiting for call backs."

So, what does this all tell us about the state of the media today? And by media I am lumping social media and traditional media in together. Because at best they are complementary of each other, creating a seamless flow of news and information. At worst it shows that information can bounce around the echo chamber and cling to whatever narrative or rationale an individual wants to use.

Although the Woolworths story isn't as potentially dangerous as conspiracy theories about COVID-19 and 5G, or as flimsy as a gossip story about which reality TV star has unfollowed another on Instagram, this episode shows that the media are watching social platforms like hawks for any kind of hook, and they can, unwittingly or not, publish stories that are ultimately untrue.

> News moves so quickly and the pressure to publish is huge, so any delay or equivocation is likely to result in worse coverage than if you came clean from the off

It also reveals the algorithmic influence that social media and search engine giants now have over the way traditional media find and promote their stories to reach as big an audience as possible.

As a PR agency, MRM numbers many ex-journalists in it ranks and we all usually trot out the hackneyed "wouldn't have happened in my day" phrase when we see unverified, flimsy or just plain inaccurate stories.

At the same time, as PRs we also know the pressure that journalists are under to get fresh stories, particularly online.

This in turn puts even more emphasis on us to check out media enquiries quickly and accurately with our clients and be robust with any denials or clarifications in response to the journalist.

But crucially, I think this incident also shows companies the importance of being open, honest and truthful, more than ever before. If a company has made a mistake or done something wrong, don't try to cover it up or deny it, work with your communications consultant to create a response that provides explanation, context and, if need be, an apology.

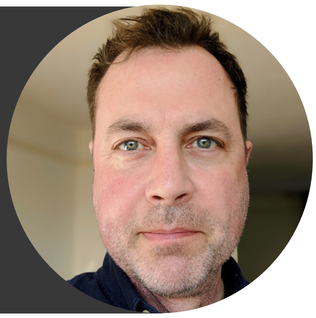
News moves so quickly and the pressure to publish is huge, so any delay or equivocation is likely to result in worse coverage than if you came clean from the off.

It's also worth remembering that the old saying "today's news is tomorrow's fish and chip papers" doesn't hold true anymore.

While the need to satisfy the hunger of 24 rolling news and online media means that journalists quickly move from one story another, it also means those nuggets of information about you and your brand – whether true or not – are only ever a few Google searches away.

Two minutes with... Ian Thomas, senior counsel – brand and marketing, MRM

We catch up with Ian Thomas, senior counsel – brand and marketing at MRM to find out why data and analytics are the brand trend to beat and how employees have become the focus of good marketing during coronavirus



1. Which brands have stood out during COVID and why?

In terms of reputation, there have been brand angels, demons and breakthroughs.

On the side of the angels, the deeper role of the brands we really depend on have been revealed. More significantly, it's their employees who have enjoyed elevated status in the eyes of the population. Besides the NHS and its workers, there are the shelf-stackers, shop assistants, bus drivers, delivery drivers and riders.

Heading into the crisis, the BBC was under considerable political pressure about its funding and public service mission, but its response to the pandemic will have reminded people about the valuable role a broadcaster with a public and impartial mission can play during a crisis.

As for demons, it's yet to be seen whether brands like Wetherspoons and British Airways will suffer a long-term reputational hit for the way they handled redundancies and restructuring but, in the short-term, I'm sure they have.

Finally, there have been breakthroughs for businesses like Zoom whose brand has become so synonymous with video calls that it's tantalisingly close to becoming a verb.

Meanwhile, limited access to exercise has propelled awareness and growth of brands like Peloton and Gymshark – the latter serving people who want to take advantage of exercise as well as those wanting something comfortable to wear when working from home.

2. Are there any clear trends that are having better cut through from a brand awareness perspective?

Data (and analytics) has been the dominant trend for some time now. With its promise of more targeted spend and revelation of ever deeper insights, data's role at both the pull and push ends of the discipline – from service and proposition design through to promotion – is becoming more and more prevalent.

Unquestionably, data does result in efficiencies in marketing spend. And its application is only going to increase.

But its growing influence has led to a debate within Adland about the long-term consequences of short-termism in brand building. (Google "Les Binet" and "Peter Field" and the phrase "long and short of it"…and dig in.)

Why short-termism? Because analytics can lull marketers, eager to demonstrate return on investment of activity, into pursuing a strategy of serial short-term sugar highs because it's pleasure you can measure. Got to hit a target? Then dig into the data and dial up the pay per click spend at a fraction of the cost of broadcast and print ads.

But the more granular your targeting is now, the less saliency your brand will enjoy beyond its current target audience, and so the less predisposed people will be to pay attention to it in future – it's the law of diminishing returns.

> We like to think that experiences like this will profoundly change things but – if a vaccine proves effective – our instincts will be to settle back into as familiar a routine as possible at the first opportunity

That's why I have a hunch that we're going to see the revival of two powerful but overlooked ideas – persuasion and publicity – as imperatives of dual-speed marketing strategies.

Persuasion because the patient and persistent demonstration of your value is essential to winning trust; publicity because, in a world of paid, earned and owned media, 'publicity' is a much more appropriate way to think about the blend of communications necessary to be persuasive.

3. How has the current pandemic changed working habits?

I've worked from home for most of the last decade so I've been really lucky and my working day hasn't been affected like it has for so many other people. But what has changed is the range of tools I've adopted so we're able to continue to work collaboratively with clients – in particular Miro, Notion and, of course, Zoom.

4. Once lockdown is over, what do you think will change and what will stay the same?

We like to think that experiences like this will profoundly change things but – if a vaccine proves effective – our instincts will be to settle back into as familiar a routine as possible at the first opportunity.

So I'm not convinced that the role of offices will change significantly mainly because the idea of working from home is only really attractive to people who a) can work at a desk and b) have the space to do so.

5. What positives have you taken from the whole lockdown experience?

I have learned a lot about the different tools out there which help facilitate working with clients remotely, which has been really useful. I always had an interest in live events as a format and have been involved in the Paraplanners Assembly from the start.

This year, it wasn't possible to host the national Assembly in teepees in rural Northamptonshire, so we created a hybrid event – called the Big Day Out (In) – which combined a live studio feed from the beach of an imaginary coastal resort with a live event platform where participants could gather together. It's been fantastic to think about format and theme in a way that, despite being scattered across the UK, brings people together so they feel part of an occasion.

6. If you could give a younger version of yourself one piece of financial advice what would it be?

Don't stop your regular pension contributions.

7. What would you do if you were head of the FCA for the day?

I've been beaten to the punch on this by the FCA themselves. They've announced an inquiry into deferred payment services like Klarna. I'm really pleased to see that because they feel a lot like the new incarnation of payday loans providers.

8. What is the one column or website that you read every day?

I read the Guardian daily.

9. What would you do if you received a windfall of £10,000?

Get the kitchen done!

Two minutes with...Kevin Coulter, fitness, mobility and nutritional specialist

MRM speaks to Kevin Coulter, a fitness, mobility and nutritional specialist, who has designed an eight-week programme for MRM employees to follow

1. Tell us about your job?
For the past eight years I have been working within an NHS facility which acted as a gym and place to exercise for staff. Our role involved looking after the wellbeing of the health workers. I worked with people on a 1:1 basis as well as being involved in projects designed to promote exercise, nutrition and wellbeing to the staff. This included a lot of seminars for nurses and people whose roles were busy and stressful, working with them to help implement realistic changes. One of my last talks with them was sitting in the staff room to answer questions – although I got the impression they just thought I was in to judge their lunch choices though!

2. What led you to become a PT?
I have always been interested and involved in keeping fit and taking part in sport, and studied sports science at university. I think knowing how positive it feels when completing exercise, I wanted to help other people with that – ranging from getting people feeling more included in physical activity to working with individuals wanting to lose weight. I also did a placement in primary schools, working with teachers on physical education programmes, and realised early on that children were harder to control than adults.

3. How is working with companies different to individual PT sessions?
I think when you're working with companies, there is a slightly more generic approach. You are trying to make sure you cover all bases, as everyone is different and everyone has their own personal goals, which is the beauty of exercise and nutrition. The benefit is that everyone may work in a similar manner due to the nature of the job, so you can use this to help people in a specific way, for example working on mobility if they are sitting for long periods of time.

4. Why do you think it's important to focus as much on nutrition and broader habits as it is on physical fitness?
I realised early on that nutrition was going to be the foundation that, more often or not, meant people had a good grasp of their own health. It is a lot quicker to eat 100 calories than it is to burn them. Exercise has an extensive list of health benefits, however if you aren't eating well or you are eating the wrong foods, too often it has an impact on the way someone exercises or whether they perform physical activity well. In much the same way as stress levels can be affected by the amount of sleep you get, if you wake up tired it may negatively affect food choices and therefore your motivation to exercise. They all interlink and it is important to acknowledge that good health is more than just physical, it's mental and even economical.

5. How do you think the current environment may have changed people's health habits?
I think the current situation has made people think about where their health levels are right now. It has also highlighted that you don't need to live in a gym to achieve good health; loads of options exist and home workouts – from HIIT to yoga – are all great ways of staying active. This has therefore given us a chance to look at current habits and if there are ways in which we can improve them.

6. Once lockdown is over, what do you think will change / what do you think will stay the same?
I think people may prioritise giving themselves some more self-care. If you can get a quick 30-minute workout done at home, it takes out the gym travel time and allows more time for cooking and even just getting on with a hobby you enjoy.

7. What positives have you taken from the experience?
The big positive for me has been more family time (I have a two-year-old) but also working with clients online and adapting to that environment has been really fulfilling.

It's been seeing everyone getting or remaining active, buying bikes and taking through the likes of zoom – although gym equipment has become like gold dust as a result!

The initiative with Kevin is part of an ongoing benefits programme which aims to help and support mental, physical and financial health and wellbeing across the MRM and Capital City Media business.

Capital City Media

Dates for your diary...

KEY

- Economy, Insurance & Investing
- Mortgages & Housing
- Public Policy & Regulation
- Pensions & Benefits
- Other

1/12/2020 CIPS / Markit Manufacturing PMI

1/12/2020 #GivingTuesday in UK to promote charity after Black Friday sales

2/12/2020 FTSE UK Quarterly Index Review

2/12/2020 Investment Week Specialist Investment Awards announced online

2/12/2020 FX Markets Best Banks Awards

2/12/2020 Profitability of UK companies (ONS)

2/12/2020 Shop Price Index (BRC)

2/12/2020 Women In Financial Advice Awards nomination deadline

2/12/2020 ILO Global Wage report published, looking at evolution of real wages around the world

3/12/2020 Banking Technology Awards

3/12/2020 NatWest everywoman Awards

3/12/2020 Wealth in Great Britain statistics (ONS)

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Dates for your diary...

3/12/2020 FCA deadline for insurance firms to complete Covid-related review of product lines

4/12/2020 CIPS / Markit Construction PMI

4/12/2020 SME National Business Awards ceremony

4/12/2020 Household Finance Review (UK Finance)

5/12/2020 Small Business Saturday UK

6/12/2020 Fast Track 100 results published

7/12/2020 Halifax House Price Index

8/12/2020 Investment Week Women in Investment Awards

8/12/2020 Mergers and acquisitions involving UK companies (ONS)

8/12/2020 Barclaycard Consumer Spending Data monthly figures

8/12/2020 EU reveals latest growth figures

8/12/2020 Forbes most powerful women in the world list published

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- Pensions & Benefits
- Other

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Dates for your diary...

8/12/2020 Clash of the Titans economic forecasting event (ERC)

9/12/2020 Private Banking & Wealth Management London Conference and Awards

9/12/2020 Insurance Times Awards

9/12/2020 KPMG and REC UK Report on Jobs

9/12/2020 Google's annual list of most searched terms in UK released

9/12/2020 British Journalism Awards

10/12/2020 European Pensions Awards

10/12/2020 NIESR Monthly GDP Tracker

10/12/2020 Monthly UK GDP estimates (ONS)

10/12/2020 Last EU summit before end of Brexit transition

10/12/2020 RICS residential market survey

10/12/2020 TIME Person of the Year revealed

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Dates for your diary...

10/12/2020 ECB interest rate announcement

11/12/2020 European Banking Authority annual risk assessment report published

11/12/2020 Bank of England Quarterly Inflation Attitudes Survey

11/12/2020 Bank of England's Financial Stability Report

11/12/2020 Christmas Jumper Day (Save the Children)

11/12/2020 Deadline for new funding deal to avert US Gov't

13/12/2020 HM Revenue & Customs consultation on ISAs and authorised open-ended property funds closes

14/12/2020 UK Regional PMI (IHS Markit)

14/12/2020 Rightmove Monthly House Price Index

15/12/2020 UK monthly unemployment figures

15/12/2020 British Mortgage Awards 2020

15/12/2020 PLSA Trustee Conference held virtually

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Dates for your diary...

16/12/2020 US Fed interest rate decision
16/12/2020 Card Spending statistics (monthly)
16/12/2020 UK House Price Index
16/12/2020 Forecasts for the UK economy statistical release
16/12/2020 UK monthly inflation figures (ONS)
17/12/2020 UK interest rate decision
18/12/2020 UK monthly retail sales figures (ONS)
18/12/2020 UK Consumer Confidence Survey (GfK)
18/12/2020 Lloyds Bank and Bank of Scotland Business Barometer
18/12/2020 Bank of England Quarterly Bulletin
20/12/2020 CBI Growth Indicator Survey
21/12/2020 FTSE reshuffle takes effect
21/12/2020 Markit Household Finances Index (IHS Markit)

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Dates for your diary...

21/12/2020 Flash UK PMI (CIPS)

21/12/2020 Zoopla House Price Index

22/12/2020 Consumer trends (ONS)

22/12/2020 Quarterly Economic Commentary (ONS)

22/12/2020 Public sector finances (ONS)

25/12/2020 Christmas Day

26/12/2020 Cebr's World Economic League Table

31/12/2020 Brexit transition period ends

31/12/2020 Inspiring Women Awards nominations deadline

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Capital City Media

14 Buckingham Street
London, WC2N 6DF

020 3326 9900

www.mrm-london.com
www.capitalcitymedia.co.uk