2020 was not what we predicted.



We're hearing a collective sigh that it's nearly over...

The staff party won't be the same, and New Year's Eve certainly won't involve kissing strangers.

The good news is that no one cancelled Netflix or wine!

This year the word unprecedented was used an unprecedented number of times.

So, here's to you if you are:

- Working, parenting, and schooling from home, struggling just to enforce clean underwear
- Regularly checking in on your elderly neighbours
- Looking forward to a cancelled holiday of a lifetime
- · Grieving without your nearest and dearest beside you
- Wearing a mask to protect others
- Home officing from a literal cupboard
- Making hard decisions; for your work family's livelihood
- Missing your sibling's wedding
- Drunk on hand sanitiser some of the time
- Burnt out under unexpected Covid growth

Whatever your reality

We hope you've been safe and have found some small positives in this otherwise crap time... even if it's only needing to dress your top half to 'go' to work.

The lines of work and home life have blurred.

We've all had to...

Re-engineer

[change the design of a product or system]

Innovate

[introduce new ideas or processes]

Adapt

[acclimatise to a changing environment]

or

Widen our lane

[broaden our product or service offering]

Your achievements may not have been part of the BUSINESS PLAN, but they deserve a nod.

Take a moment to document the ways you've re-engineered, innovated, adapted, or widened your lane this year. And, be proud.

Next, document the positives from this year.

Lastly, write down what you're grateful for.

Life is 10% what happens to you and 90% how you respond to it.

- Charles Swindoll

The audit of 2020 is yet to be completed...

From sourdough to speaking Spanish (let's not mention the day drinking)

- 2020 has enabled many new habits.

So, what habits do you want to break and build in 2021?

- 1. Pick three habits to build or break.
- 2. Write them on a piece of paper.
- 3. Describe the current roadblocks.
- 4. Brainstorm how you intend to overcome them.

Put your answers somewhere safe - for later.

In case your new habit would benefit from some audio.

A podcast for everyone...



- The High Low
- Entrepreneurs on Fire
- Desert Island Discs
- Tailenders
- Terrible, Thanks for Asking
- Grounded with Louis Theroux
- French & Saunders: Titting About
- The Daily The New York Times
- Unlocking Us with Brené Brown
- Smartless
 Skill Up

In times of uncertainty, control what you CAN.

YOUR DAILY **TOP 10**

1 hour of fresh air 2 litres of water 3 cups of tea* 4 colours on the plate 5 minutes of meditation 6 songs that delight you 7 things that make you laugh out loud 8 hours of sleep 9 pages of a book 10 slow, deep breaths

*May be substituted for wine or beer



We first make our habits, then our habits make us.

- John Dryden

TIME FREEDOM

This year has felt like 3 years and 5 minutes at the same time.

Despite being more apart than ever, 2020 has brought us closer together.

10 classic movies you may not have binged this year!

- 1. National Lampoon's Christmas Vacation.
- 2. Hunt for the Wilderpeople.
- 3. Edward Scissor Hands.
- 4. Office Christmas Party.
- 5. Back to the Future.
- 6. Batman Returns.
- 7. Lethal Weapon.
- 8. Bad Santa.
- 9. Die Hard.
- 10. Gremlins.



Start a 'watch party' with your friends - synchronise your movie and group chat!

Feeling guilty about your kids watching too much TV? Change up the language and put on subtitles.

Or, get outside and #mapyourwalk to create a fun, guilt-free picture. Try drawing a star, a mug of beer, a reindeer, Santa's sack or a Christmas tree.

If 2020 was a cocktail...
It would be the blended contents of the office fridge we forgot to clean out before lockdown.

"

Here's something better to try!

Cucumber Jalapeño Margarita

Ice
60ml Grand Marnier
120ml Tequila
Cucumber slices
Jalapeño slices
Basil leaves
1 tsp honey
Lime

Add all ingredients to a shaker, muddle to release the flavours and shake it good!

Pour into a salt rimmed glass and, if you want to remember the evening, top with soda.



FINANCIAL FREEDOM

Need help?

We have a free personal budget template and other resources that can help.

This year we've all shown how to spread positivity and kindness.

Giving is not necessarily about money.

Let's rethink what giving means and give ... patience, kindness, humour, an ear, forgiveness, a Spotify playlist, a helping hand, a great review, a show of interest, a smile, an apology, an idea, confidence, encouragement, empathy, a cup of tea, a second-hand book, what we don't need, flowers from our garden, our time.

No one has ever become poor from giving.



- Anne Frank



Next year, let's stay connected.



From us to you, stay safe and have the best break you can.

HERE'S TO 2021!

We're not making any promises but **WE'RE FORECASTING AN** IMPROVEMENT.