

RISCURA
PRESENTS

UP
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STORIES OF FINANCIAL FUTURES
Curated by Lauren Beukes

This book is dedicated to You.

May future You be proud and inherit from You stories
worth telling.

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we invest in a better tomorrow.

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We provide investment decision support to clients with combined assets of more than \$200 billion across both developed and emerging countries.

Our approach is trusted by institutional investors and investment managers from around the world who come to us for investment advice, management and insights. From investment analytics, alternative investment services and institutional platform services; to investment advisory, investment research and discretionary investment management, we've taken a blank-sheet-of-paper approach in designing all our solutions.

If you're looking for more transparency, rigour and care from your investment firm and better long-term value, we'd love to chat.

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RISCURA

Foreword

Other animals dream, some apes play pretend, but as far as we know, humans are the only animals that tell stories.

There are evolutionary reasons for that, of course: stories are for passing on knowledge, communicating ethical values, of trying to understand the world and who we are in it. Stories see a way through, they allow us to imagine, to play, to connect with big ideas and other people. They provide a different perspective. They're an empathy engine, a way of connecting to other lives, other experiences, other minds. The best stories engage and surprise us. They carry us away, and we in turn carry them inside us.

Stories allow us to be more than we are.

We're living in unpredictable and uncertain times. Our whole lives right now are "what if". It feels like we need stories more than ever, as an escape and entertainment, but also as a way of engaging with big ideas and the real, human issues that affect us most.

A year ago, RisCura approached me to curate a collection of original short stories that imagined possible financial futures or alternate realities.

I picked some of the best writers I know, whose work is bold and imaginative, deeply human, and also has something to say about who we are in the real world. They range from award-winning novelists and best-sellers to fierce new voices.

We workshopped seeds of ideas with RisCura's team, based on their philosophy of care and recognising that rational investment decisions are underpinned by emotions when it comes to people and money. Some of the ideas were based on present day concerns like how to pay for your child's education; others explored "what ifs" like what would happen if the retirement age was raised, or what if credit scores were public knowledge;

and yet others looked to the future, exploring the blue economy around oceans or how universal basic income grants might play out.

The storytellers grew those seeds into what-if worlds that are a little different from our own, and in some cases, very much so.

They range from Angela Makholwa's rollicking pension schemer wheeler dealer with space bikes to Sam Beckbessinger's blue-economy love story set in the kelp forests, and an Artificial Intelligence advisor that wants to make life decisions for you, to Mohale Mashigo's would-be retirees faking their own deaths, Bongani Kona's moving debt slavery reality TV show, Tade Thompson's nuanced take on a universal basic income experiment in Nigeria, and every parent's nightmare in Charlie Human's kid-repossession story.

They're highly entertaining and often startling and maybe they'll provide a new perspective on our current world, a way of thinking differently.

I hope you'll enjoy reading them as much as I have.

Lauren Beukes
Curator

Lauren Beukes is the award-winning best-selling author of five novels, including *Zoo City*, which won the Arthur C. Clarke Award, *The Shining Girls*, soon to be a major Apple TV series starring Elizabeth Moss and the newly released *Afterland*, which Stephen King describes as a classic neo-noir chase novel across America. Her books have been translated into 24 languages and she's been honoured in South Africa's parliament. Her work uses high concepts to explore real issues.



Author



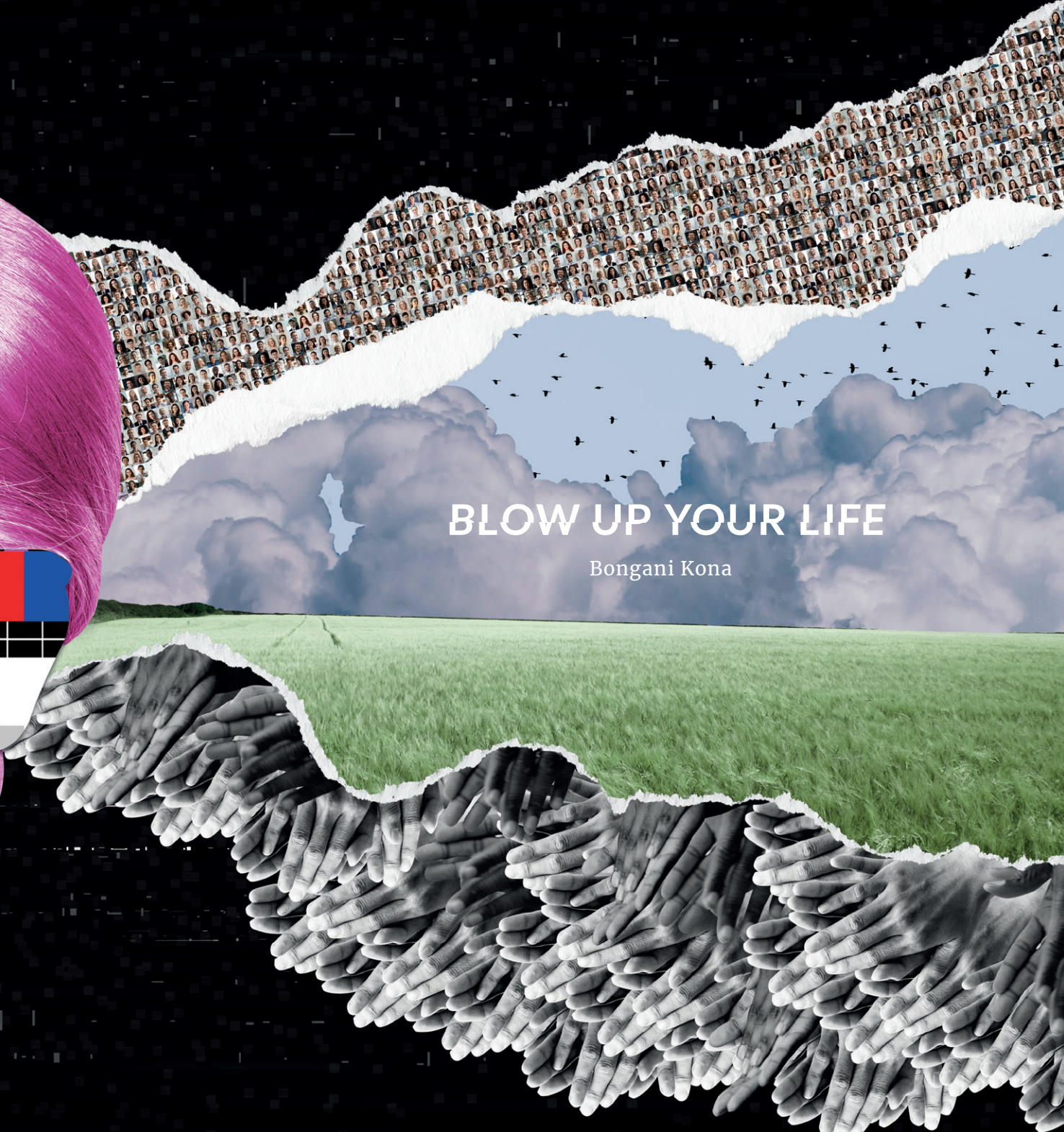
Bongani Kona
Blow Up Your Life

Bongani Kona is a writer and contributing editor at *Chimurenga*. His writing has appeared in *Safe House: Explorations in Creative Nonfiction*, *Redemption Song and Other Stories*, BBC Radio 4 and in a variety of other publications and anthologies. He was shortlisted for the 2016 Caine Prize and he is the co-editor of *Migrations* (2017), an anthology of short stories. He is a contributor to *Black Tax* and *Hair* both published in 2019.

UPSHOT

PLAY ►

ON AIR



BLOW UP YOUR LIFE

Bongani Kona

Summary

What lengths would we go to, to free ourselves from the slavery of debt?

‘Mistakes were made. But was it bad luck or bad judgement?’ A television show host asks the audience at the beginning of each edition of Blow Up Your Life. A reality TV show set in the near future where human beings in debt are indentured to a corporate entity or a wealthy individual and stripped of their personhood. At the centre of this episode is contestant 818, Evelyn, an illegal immigrant in the North. This is her story and at the end of the show the audience gets to decide if Evelyn is to re-enter society, debt-free, or remain in a life of servitude.

Investment Concepts

Debt slavery

Debt is a powerful hinderance to individuals realising their full economic potential, let alone their investment potential. It's a challenge that is often borne of an unequal social construct, rather than frivolous spending behaviour. This drives hard decisions, that can be linked to our culture, our family and even our race.

Debt bondage, where work exchanged for a debt that, ultimately, can never be paid, has also been called out as one of the most prevalent forms of modern slavery in all regions of the world, despite being banned in international law.

This system is a fundamental evil for the long-term financial prospects of people caught in its trap. There are no investment opportunities for them; and no way for them to protect their future, let alone that of their children.

Universal health coverage

The goal of universal health coverage (UHC) is to ensure that all people obtain the health services they need without suffering financial hardship when paying for them. It's a concept that's important enough that the United Nations unanimously endorsed it as a pillar of sustainable development and global security.

Each year one billion people cannot afford a doctor, cannot pay for medicine or cannot access other essential care without risking impoverishment. UHC offers protection to not only these people, but everyone in a nation. In doing so, it lays the foundations for good health across the board for a country. This, at face value, is a nice to have. But it's actually fundamental to the success of a nation. After all good health is essential to sustaining economic and social development as well as poverty reduction.

BLOW UP YOUR LIFE

I feel the glass lenses of the cameras staring at me, cold and evaluating. A bright whirl of disco lights illuminates the stage. I can't see the studio audience, but they are out there. In the dark, on the edge of their seats. Is Ru watching? Even if I am only a stranger to him, I hope not. I hope not a single person I know is watching. But of course, they all are. Shame is what drives the ratings.

But I guess this is better than another eight years of work jail. Sorry, I mean 'Debt Restitution Centre'. The DRC I was dispatched to is on a small island here in the North. I should consider myself lucky. That's what the warden told me. Sorry, I mean 'section 18 team manager'. I'm not supposed to call her the warden.

And the other forty people who work on the telemarketing floor of Pterodactyl Enterprises™ are not 'prisoners' either, they are my 'colleagues'. We should consider ourselves lucky to be able to make ourselves useful to society after what we've done.

We are not literally chained at the ankle to our desks. Not really. It's just that every day on the island is routine. At 5.30 a.m. we wake up to Olivier Messiaen's 'Quartet for the End of Time'. Classical music, Pterodactyl's guidelines state, is good for our cognitive rehabilitation. Then we're let out of the holding cells, sorry, 'executive debtor accommodation', on the third floor and we head down to the dining room. We're fed a bowl of oats and a poached egg, before clocking into the ten-hour shift making phone calls, endless phone calls. We're in the high-end luxury department. We sell endangered species. There are tycoons out there for whom owning the last of a given species – speckled piranha, say, or a white rhino – is a worthwhile pursuit.

We are paying off our debt to society, we are told. There are other people in debt restitution living in terrible conditions who have worse jobs; who fall into their beds at the end of the work day,

lifeless as corpses. Where you end up working in the DRC is based on a variety of factors: age and gender, your education, work history. I only qualified for telemarketing.

I have eight years left on the island. Eight years before my debt is cleared, I mean.

It's why I'm here, even though I find the idea of the show repulsive.

The theme song, a poppy jingle, starts up. The disco lights swirl dramatically across the stage and the host, Jakob März, or Mr. März, comes striding out from the wings. He's an ex-wrestler, a WWE champ turned B-grade reality TV magnate. He is slick in a white suit, no tie, cleanly shaven head. The audience, hundreds of them, rise to their feet.

The idea of the show is that all these rich people – clapping, cheering – and millions more watching from home, get to decide what happens to us. Our lives are literally in their hands, or fingertips. They get to vote on whether we remain indentured or get another chance at life, debt-free.

Mr. März waits for the applause to settle, a few seconds, probably, but it feels like a lifetime. I don't want to be here. But I don't want to go back to the DRC, either.

'Welcome to another edition of the show where we explore real lives, real screw-ups, real consequences! Mistakes were made. Was it bad luck or bad judgement? We're here to find out! Stick around. I'm your host, Mr. März, and this is ... Blow Up Your Life!'

'Hello, contestant 818!'

'Hi,' I say, feeling queasy already. Like a thousand cockroaches are crawling under my skin.

'Do you know why you're here, Evelyn?' Mr. März asks.

The question is rhetorical. He knows the answer. Everyone does.

My debt to society.

I'd never paid much attention to the news, you know. Still, it was hard not to miss all the talk about a 'global economic crisis', 'financial meltdown', 'unsecured lending.' Words I'd never properly grasped. But from the panicked talking heads that filled our screens those days, I understood that people like me were the problem. We were to blame. The world and its complex financial systems floated on a bubble of cheap credit. It was good for a time until, well, like all bubbles it burst. We had amassed too much debt that we couldn't pay back. Homes had to be foreclosed and cars repossessed. Companies shut doors. The centre could no longer hold and all that.

Jeff Green, an internet entrepreneur and the world's first trillionaire, emerged as one of the biggest proponents of collateralised debt. He exerted considerable political influence in both hemispheres. Governments searching for a way out of the crisis were swayed by his unorthodox ideas. Green's proposition was a simple one, you know. To allow the world's wealthiest individuals and corporations to buy up a person's debt at 10c on the dollar in cash. This way, the banks and other financial institutions could recoup some of the money they had lost. In turn, debtors would automatically be obliged to work for said company or individual until their debt had been cleared.

The UN General Assembly and then later, the Security Council, ratified Bill 70225 without so much as a lone dissenting voice rising to defend the indebted masses. Cowards. The bill meant we were no longer autonomous individuals, but the property of shareholders, a corporate entity or some rich person. There were clashes with the police and army out on the streets in Tehran, Christchurch, Bamako, everywhere really. But the resistance was quashed with drones and tear gas in a matter of weeks.

But that is not the answer Mr. März wants to hear. He wants me to cut myself open so people can pick through the bloody entrails of

my life. Autopsy as entertainment.

‘Do you believe you’re a good person, Evelyn?’

‘I’m not an outstanding human being,’ I say. ‘I’m full of mistakes. My life could have branched out into different ...’

‘It could have if only you hadn’t blown it up! Let’s dig in to where it all went bad. Let’s go back to the beginning, where it all started.’

‘Do you remember this?’

Mr. März pulls up a picture of me in my striped blue school uniform.

I flinch. Remembering the graffiti on the back of a toilet door in a dingy bar somewhere. I was eighteen and running away from my life and the bars all looked like replicas of one another. ‘Sooner or later, everyone wonders, but where is the schoolgirl who used to be me?’

Mr. März is paid to do this. To pry open even the scars we have hidden from ourselves.

‘Do you remember this girl?’ Mr März prods again.

Men like Mr. März are like sharks. Hunters of prey. They can smell blood from a distance.

‘I used to love birds,’ I say, ‘back when we lived in the South. I envied their freedom; to be able to fly away from everything. Maybe I would have become an ornithologist if ...’

‘But you got yourself into a mess, didn’t you? You were irresponsible. Poor judgement.’

I feel Mr März circling, ready to sink his teeth into me. The crowd laughs, encouraging him to do his worst.

‘Do you want to tell us about that?’

Never. But I don’t have a choice. Not if I want my debt cleared.

‘I don’t know,’ I say, my eyes beginning to water.

‘Go on,’ Mr März says, ‘go on’.

He wants me to lay open my shame for all of them to judge. That is the point of the show. The appeal of its crassness.

‘Where did it all go wrong?’

I close my eyes against the lights. The memory ...

... I was sixteen and the seasons were out of joint that year. It should have been early winter, but it was summer still. The sky a cloudless blue, the day I climbed up the stairwell to Mr. Arendse’s apartment. ‘So good of you to come,’ Mr. Arendse said when he opened the door. He loosened his tie and unbuttoned the collar of his shirt. ‘Did anyone see you come in?’ Mr. Arendse asked, once I stood inside the hallway of the apartment, gazing down at the tiles. ‘Good, good,’ Mr. Arendse said when I shook my head. He glanced outside and shut the door behind me.

But I don’t say this out loud and Mr. März raises the stakes.

‘You had sex with your teacher,’ he says.

A murmur ripples through the studio audience.

‘I ...’ My voice cracks.

‘And you didn’t use protection,’ Mr. März says, displaying a frowned face to the audience.

‘I was sixteen and he was thirty-seven. I didn’t think ...’

‘This is how you blow up your lives! You don’t think!’ Mr. März bellows. ‘You chose a bad man and he upped and left you.’

It’s true. He did.

‘Don’t ever call me again,’ Mr. Arendse said and cut the call. Hardly a week later, he vanished, and I never heard from him again. He cleared out his apartment and stopped turning up for his classes at St. Mary’s.

I was an awkward teenager: shy, reclusive and my braces made

me angsty around the other girls. Mr. Arendse, our English teacher, latched onto my insecurities. A bad man chose me, I want to say in my defence. A bad man chose me. But I know that is not what the wrestler wants to hear.

This is the part in the show when contestants either break down or hurl themselves at Mr. März. Arms swinging wildly. That's what gets the ratings. But I will not give them that.

Instead, I nod at Mr März and swivel my chair to face the audience. Their eyes ogling at me like they see something barbarous.

'Well then, let's talk about your mother,' Mr März says. 'What did she think, when you told her?'

Something aches at my heart centre. Ma.

'I was going to tell her that day. But ...'

'Go on.'

'One day stretched out into two weeks. I slept terribly.'

'You were ashamed.'

My eyes are all glassy again at the thought of Ma.

I had the same recurring nightmare, that fortnight. Of being stranded at sea in a small boat, rowing against the current. It's nightfall and I can't make out any sort of landmass or a lighthouse in the distance. I would wake in the dead of night, arms flailing. Gasping for air.

'And when you told her?'

'She ... she could hardly look at me.'

'I clean people's kitchens,' Ma said, a faint tremor in her voice. I see her now, tired and weary at the end of the day. 'Cook, clean ... I did all that so you, my child, could have something I never had: a chance at a different life.'

We had never been friends, or confidants, in the way some mothers and daughters are. But she had always been there; a distant star hovering over my life. But the pregnancy changed all that. We drifted apart and it would take years, many years, before we found our way back to each other again.

'And then what happened?'

'My ... um ... my life was still ahead of me. I gave the baby up.'

The studio resounds with a chorus of boos and jeers.

It was a boy. I took one look at him and wished him a long and happy life. Afterwards, I closed my eyes and asked the nurses to take him away.

'Do you want to look at him now?'

A toddler's scrunched-up face beams on-screen. Something clutches at my chest. Is it Ru? I don't know. It could be anyone. It's all so long ago now.

The crowd boos and hisses.

'You know,' Mr. März says, 'you could have signed up for a government grant. You could have raised him yourself.'

Mr. März's piety singes my nerves.

'I did right by him,' I say. 'I did the right thing.'

I don't know what name his adoptive parents gave him, but I started calling him Ru. In my own private language, the name stands for forgiveness. It mattered to me then, I guess. The thought that I could one day be forgiven.

'And ...?'

'I tried to forget. To put it all behind me. I crossed oceans, running. I ran until I couldn't run anymore.'

'What were you running from?'

'Myself, mostly.'

'And how did that work out for you, Evelyn?'

I shake my head.

'It worked for a time and then it didn't.'

You can't outrun your own shadow. The shame and guilt trailed me wherever I went. So, I stopped running. I had to if I wanted to go on living.

On-screen now is my mid-term report card from the summer I dropped out. An even spread of 'Bs' and 'Cs'. The school principal, Mrs. Peters, had said I couldn't continue with my studies. Outlining the reasons why through a series of hackneyed phrases: 'standards to uphold', 'setting an example', etc. and, of course, she ended, appropriately enough, by saying: 'Good luck with your future endeavours.'

'Look how promising your life was. You could have been anything, Evelyn. Anything. And what did you do?'

'I worked illegally as a shop attendant.'

On-screen, the mid-term report card segues to a wide-angle shot of the mini mart in Old Town here in the North. Its brightly lit aisles and kitschy interior. And there behind the cash register is Abdul. 'Please, please' he'd always say. 'Abdul. No mister.' The audience probably thinks I slept with him, too. That I didn't learn. But they are wrong about that.

Abdul was in his middle forties. He'd migrated to the North as a teenager, having fled from a territory in the South overrun by militias and warlords. I suppose because he understood the hardships endured by dark-skinned immigrants in the North, he didn't mind hiring undocumented workers. He paid our wages under the table and treated us all like family.

I stocked shelves and swept floors but those were some of the happiest times of my life. I had never learned how to build enduring friendships or understood what it meant to be part of a community. But something welled up inside me at the mini mart. I came to think of the community that had orbited around it as members of an extended family. Despite our different circumstances we were all connected.

Over the years, I observed lives truncate (divorce, death, retrenchment, etc.) or expand to accommodate a spouse, pets, job promotions, children. And we stood with each other during all of it. The ebb and flow of fortune.

'You should have planned better for your future, Evelyn. Gone back to school. Put money aside. If you had, you would have been sitting over there,' Mr. März says, pointing at the audience and at the ascending row of seats.

'Should the audience vote to give you a second chance?' Mr. März asks. 'What guarantee do they have that you won't blow up your life again this time?'

This is the part in the show where I am supposed to act contrite. Show remorse for all my bad choices if I want another chance at being a person again.

'No,' I say. 'Of course not. I made mistakes.'

But there is also such a thing as malice. Like Abdul's Citroën being tampered with by bad men who hated him for hiring immigrants like us. The Citroën skidded off the asphalt and into the river that runs through Old Town.

Abdul's son, Abdulrahim, inherited the business. The mini mart wasn't the same after that and gradually, the bonds we'd formed with each other started to fray.

The day before Ma phoned to say that she was sick and needed my help, Abdulrahim called a staff meeting to say the shop would be shutting its doors because we weren't making enough profit.

I didn't stay for the rest of the meeting. I got my things and never went back there again.

'Let's talk about your mother again, Evelyn,' Mr. März says.

There is a close-up of Ma on screen. Her hair covered in a

headscarf.

‘Would you do it all again?’ Mr. März asks. ‘Make the same choice?’

I steady my voice. We are getting to the place where the path beneath me crumpled.

Ma had been diagnosed with Myelodysplastic syndrome. Cancer in the blood that had metastasized into acute myeloid leukemia. The hospitals here in the North are better equipped and I’d arranged for Ma to fly over. Neither of us had any medical insurance but I had to make a choice. Let Ma fall into her grave or incur what would turn out to be eleven years’ worth of debt in high interest loans. In other words, to exchange her life for mine.

‘Your mother will be dead within a year,’ the hospital health finance manager had outlined the facts coldly. ‘Given the prohibitive cost of treatment, our advice is euthanasia.’

The hospital overlooked a small park, and I went and stood by the windowsill. Observing a flock of geese walking towards the pond. Then a short while later, one of the patients, adjusting to his new prosthetics, shuffling by with a physio.

I couldn’t let Ma go. Not yet.

‘No,’ I say to Mr. März. ‘I have been rehabilitated. I will not blow up my life again this time.’

The audience breaks out into applause as my eyes well up at the memory of leaving the crematorium with my mother’s ashes.

‘This is the part in the show where you, the audience, get to vote,’ Mr. März says. ‘Mistakes were made. Was it bad luck or bad judgement? You, the audience, get to decide.’

I close my eyes.

I lean back into the chair remembering the time I received my

debtor’s notice. Two men knocked on my door at sunrise. Dressed in bottle-green fatigues. They took off their visored hats and asked to come inside.

‘Ma’am’, one of them said, handing me a letter he’d pulled from his breast pocket. The letter listed my new employee identity number in the top left corner – GES-00-11-09-14-27 – and my debt to the hospital. The letter informed me that I would no longer be a person, in a manner of speaking. All decisions concerning my person would henceforth be the sole responsibility of Pterodactyl Enterprises™. And that the ferry to one of the subsidiary branches would be leaving at midday. I had four hours to pack what I needed.

I thought about taking Ma’s ashes, but then I changed my mind. Ma had been poor all her life. ‘I clean people’s kitchens,’ she’d said to me all those years ago. She deserved better. I went outside and scattered her ashes everywhere, beneath the trees and on the grass. A part of her, I thought, would root into the soil and she would forever have a place in this world.

Afterwards, I packed a set of clothes into a scuffed brown suitcase and waited for the men to return.

‘Are you ready?’ the men asked me when they returned.

‘The votes have come in,’ Mr. März says, rising to his feet.

‘Are you ready to hear the results, Evelyn?’ he says, walking towards me.

You can feel it against your skin. Like sunshine. The anticipation of the audience.

‘Yes,’ I say, peeling my eyes open. ‘Yes, I am.’

ACKNOWLEDGEMENTS

The line in quotation marks on page 92 – ‘Sooner or later, everyone wonders, but where is the schoolgirl who used to be me?’ – is from Joan Didion’s essay, ‘Goodbye to all that,’ in *Slouching Towards Bethlehem* (Farrar, Straus and Giroux; First Edition, 2008)

The background of the page is decorated with various light gray geometric shapes, including vertical lines, semi-circles, and rectangular blocks, some of which are partially cut off by the edges of the page.

Imagining tomorrow, shapes it.

To create a future worth investing in requires us to look at what it might hold. It's why we've created an anthology of parables set in the near future. The themes in these stories were conceptualised by RisCura's investment experts. And then taken into rolling, human stories by a diverse group of authors from internationally acclaimed best-sellers to powerful new voices. All curated by international best-selling author Lauren Beukes.

They pose important questions about what could happen if we, as an investment industry, care or don't care about the investment decisions we make.

Because when we imagine what the future might hold, we can better define the upshot. And then take the necessary action to ensure the investments we care for are prepared for them. After all, this isn't only about money and numbers, it's about the lives and futures of all the people who are impacted.