

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.

When we invest with care,
we invest in a better tomorrow.

Through every facet of our operation, we ensure that we not only provide the best results-driven investments, advice and tools, but we do it in a way that's delivered with care for the people whose savings and futures we're protecting and growing.

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



Sam Becksinger
Undercurrenty

Sam is the bestselling author of *Manage Your Money Like a Fucking Grownup*, sold in five countries. She was one of the writers on Serial Box's and Marvel's *Jessica Jones: Playing With Fire* serialised novel. She's also written several episodes for animated kids' TV show, *Team Jay*, and the comedy series *Jungle Beat*, which has been broadcast in 180+ countries. Sam was a Mandela Washington Fellow for Young African Leaders at Yale University in 2014; and is a partner and co-founder of two financial technology businesses: Lettuce and Inves.

UPSHOT



UNDERCURRENCY

Sam Beckbessinger

Summary

Can a fear of global warming help us find the things we truly love?

Global warming seems unstoppable. The climate is changing. And the seas are rising with it. As modern economies embrace these changes, the 'blue economy' will become increasingly important.

Who will turn fear into opportunity and what will the forces be that govern them? Free-market pressures? Big oil companies? Or maybe, just maybe, love?

Undercurrency explores a moment in time for a scientist diligently turning kelp into a new commodity, until she discovers what lies beneath the surface of what she's created. And then everything changes.

Listen to the audiobook at riscura.com/upshot

Investment Concepts

Climate Change will change everything

Arguably the single biggest issue that will swamp all other investment-related issues over the next 100 years, is climate change. This will happen not only through the massive change in asset values that irreversible climate change will bring (think property, agriculture, fossil fuel and energy industries) but also through huge investments into bold attempts to arrest and reverse the causes of climate change (climate mitigation), as well as investments to adapt to the effects on where we live, what we eat and drink and how we feel (climate adaption). Kelp farming is just one of many avenues that will require consideration on this journey.

Sustainable investing

Sustainable investment requires investing in such a way that the needs of the present are met without compromising the ability of future generations to meet their own needs. Globally, there has been a welcome shift away from investment returns at all costs towards one that contemplates all manner of environmental, social and governance (ESG) issues inherent in any investment decision. What we realise though, is that this analysis involves navigating a complex web of competing outcomes many of which may require compromise or adaption. In Undercurrency we explore some of this complexity through the simplicity of a love story in a beautiful setting.

For Charne Lavery

UNDERCURRENCY

The sea is a deep grey today, a roiling mass of lead under the dawn sky.

She starts every morning like this: pauses on the boardwalk that runs through the centre of the compound down to the office, a full hour before anyone else is awake, and watches. The age-old instinct of all farmers: survey your territory.

The problem with the bloody sea is that it doesn't tell you much. She gets more from the hologram in the middle of their boardroom, a miniature, moving model of the entire crop, compiled in real time from over seventeen thousand sensors placed along the rig. She finds herself watching it for long minutes at a time, admiring the way the little drones comb across the kelp grid. They're autonomous, checking each frond for discoloration, signs of nutrient disorder or pests, dragging the whole rig to the optimal level based on what the crop needs. She loves to see it like that. Her vision, assembled in blue pixels in front of her.

And yet she still starts every day out here in the cold. Staring down the ocean like a challenge. It's what brought her here, after all. Haunting her dreams since she was ten: that day her brothers had taken turns dunking her in the rough surf, until she'd started to cry, and Clint had said: "Better learn to swim, Olive Oyl. The oceans are rising and they're going to drown everything ... everything."

But Olivia Abrahams is nothing if not someone who can see the bigger picture. What she sees now isn't the sea – but possibility. A perfect blank slate.

She walks down to the main office building. The investors arrive next Friday for the site visit. There's so much to do – decks to be finished, models to be tweaked, lab rooms to be tidied – and she needs to double-check the offsite accommodation in town, because these people are not exactly going to be comfortable in staff dorms.

Everything depends on this. Five years of work, the last of her savings. They're fast running out of runway. If she can't close another round of funding, it will all have been for nothing. And there are still problems with the tech – the water drones use up almost as much fuel as they're producing, dragging the kelp lines up and down. It's a fight she was having yesterday with Kenny, her heavily bearded lead engineer: "We've spent three months on this. We're running out of time."

He'd just blinked back at her. "I don't know what to tell you, Olivia. I can't change physics."

She's working on being a less demanding boss. It's not easy for her, but she's trying. Once, when she was four, her daughter had said, with great gravity, "Mommy, if you are too strict, nobody will like you". Truer words never spoken.

She's surprised to see that the lights are on already. And there are voices coming from her office. She speeds up.

It's Jasmine, her head of security, standing over a man Olivia doesn't recognise, barking questions at him. They've had poachers trying to dive in the bay before, looking for rock lobster or abalone. But as soon as they realise there's a security team, the problem goes away. She's not sure why Jasmine would be bothering her with this.

"Morning, Jas," she says, going with casual.

"We found this man exploring the kelp lines," the security woman says.

"On the pilot rig?" Olivia is surprised. There are a number of small nursery rigs close to shore, laid neatly across their little bay. But the mature kelp elevator is a full eight kilometres offshore, the buoys barely visible from the observation deck. They've never found divers there.

"He says he's a scientist."

"Well, that's a new one."

The man grins at her, his teeth bright against his face. Naughty-boy smile, the kind that seems permanently etched onto someone.

The smile lines crease his whole face, and he's so dark and sun-weathered, it's impossible to tell how old he is. Under a thin blanket draped over his shoulders, he's shirtless. Wiry as the nautical polyethylene ropes her crop grows from.

"Malacologist, if we're being pedantic," he says. He's got an accent she can't place.

"Excuse me?"

"I study snails."

"That's nice for you. Please could you explain what you're doing on private property?"

He laughs. "I didn't know the ocean could be private property."

"You'd be mistaken. I can show you our licence if you like." She wonders for a second if this could be some corporate espionage thing. But that's absurd – there's no one else doing anything like this around the continent. A unique investment in Africa's Blue Economy: those were the words emblazoned across the investor information packs.

His eyes twinkle. "I was looking at snails."

"Nice try."

"No, really. There's an incredible colony of keyhole limpets living on the ropes. I say incredible, because I've never seen anything like them." He rolls the "r" on "ropes".

He pulls a camera out of the pocket of his dripping shorts. "Here," he says, showing her a shot of what looks like a white crust over the ribbons of her kelp. He thumbs through some close-ups of shells. They look entirely unremarkable. "Uh ... barnacles?"

He winces theatrically, as though she's stabbed him. "Barnacles! Barnacles are crustaceans."

"Okay, sea snails. What's so special about them?"

"Well they're huge, for one thing." He thumbs through to a picture of his own hand splayed out next to a dinner plate-sized

shell, for scale. "They're shallow-water feeders, usually. You never find them this deep. And their behaviour is ... unusual."

"Unusual?"

"Too early to say for sure. I need more time observing them."

"Well, I'm sorry, but this is a commercial mariculture operation, not an ocean safari."

"You won't even notice I'm here."

"I doubt that."

The smile reappears on his face. "I've been out there every day for three weeks, and this is the first time you've seen me."

Olivia glances at the clock above her desk. She doesn't have time for this man or his incomprehensible snail obsession.

"What's your name?"

"Jorge. Professor Jorge Cabral, Chair of Aquatic Ecology at the University of Coimbra." Ah, she finally places the accent. Angola. Or maybe Mozambique.

He seems harmless enough. And while it's true that the Department of Fisheries has granted them exclusive exploitation rights over the area, the law's murky about whether the concept of breaking and entering applies. And two weeks before the site visit is not the time to be testing the limits of those rights. From the look on his face, she doubts he's going to be as put off by her goons as the poachers are.

She gives him leave to explore the rig.

"And my research assistants. Two of them."

"Fine. But hear me, Professor Cabral: if any of our drones mysteriously stop working, or if any of our crop goes missing, if you disrupt our operations in any way ... we'll be having a different conversation."

"Don't worry, I have no interest in your operations," he says, dismissing her entire sixteen-million-rand pilot centre with a wave of his hand.

You have no idea, Snail Guy, she thinks to herself. She's got a job to do. The oceans are rising and they're going to drown everything ... everything.

She saw a therapist for a while, back when she still had a high-powered corporate job in Cape Town. She told her about the dream, the same one she'd been having all of her life. Water lapping at the window-frame of her Ouma's house, where they used to spend summer holidays as kids. The ocean, come to swallow them. In the dream, she is the only one who wakes up. She shakes her brothers, tries to get them out of bed. Her daughter is there, and her mother, even though her mother died the year before Charne was born. She tries to wake them all. She shakes them, but they turn over, push her away, go back to sleep. The water starts to shake the house, like a giant, grasping, malevolent hand. She starts to pull them straight from their beds. Tries to drag them from the house before it's swallowed. But she's small, she can't carry them all. She pulls and pulls at their limp bodies until the water fills her lungs.

The therapist told her she'd been seeing more and more patients with the same problem. "Catastrophic Anxiety Disorder", she called it. Anticipatory PTSD. Told her that she found exposure therapy to be the most effective way to treat phobias like hers. "It's not a phobia if it's real," she had tried to explain.

She's surprised to find Snail Guy waiting for her at the end of the day, draped elegantly across the boardwalk railings. He's in neon board shorts again, and a thin white t-shirt that makes his dark skin look even darker. He seems to be impervious to the cold.

He falls in step with her as she walks past. "I feel like we got off on the wrong foot. I didn't even ask your name." She notices, as they walk, that they are almost exactly the same height.

"Olivia."

“Olivia,” he repeats it, with the emphasis on the second syllable, as though he’s feeling out the word in his mouth. “I brought you an apology gift.”

“Thank you, but that’s not necessary.”

“Here.” He holds out a white shell the size of a coin. She takes it, thumbing the tiny hole right at the centre. The back is smooth, whatever creature once lived inside it long dead.

“It’s small.”

“This one is from the young kelp in the bay.”

“Ah, so you’ve been diving in our nursery too.”

“It’s the same species,” he says smoothly, ignoring the question. “Which means it’s pure environmental adaptation. Extraordinário ...” he trails off.

They’ve almost reached her cottage at the top of the compound. It feels strange leading him back to her home, too intimate. She stops at the railings in front of the staff dorms instead. He immediately drapes himself against a post, like an invertebrate himself.

“You’re a long way from Portugal.”

“Summer holidays. Northern hemisphere, anyway. I come out here every year to do fieldwork.”

She turns towards the freezing ocean, the winter haze. “Not the place I’d choose.”

“Ah, but limpets love it.”

She turns the shell over in her hand. “They’re hitching a ride out with our drones?”

He nods. “It’s a whole new environment for them. They’re used to shallow waters, not the deep ocean. Like kelp,” he glances at her. “It’s an impressive system.”

“No one else could figure out how to do it. The crop needs sunlight, but it also needs nutrients from the sea floor. We’d be stuck in the shallows. We’d never be able to grow at the scale we need to make it viable.”

“Is anyone else doing this?”

“Not like this. Our competitors in China pump a nutrient solution through pipes directly to the kelp roots, like aquaponics, but sub-aqua-aquaponics.”

He laughs at her lame wordplay. It’s kind of him. She likes how his eyes crinkle so much when he laughs that they almost vanish, little hermit crabs pulling back into their shells. “But it’s too expensive. They can’t get the margins to work – the whole industry’s being propped up by government funding. It’s a sham.”

He nods, slowly. “And you just have little submarines dragging them up and down.”

“Drones. We call it Deep Cycling. We bring them down at night to soak up nutrients from the ocean floor, and back up to bathe in the sunlight during the day. They get everything they need directly from nature, for free.”

“Nature is a good employee. She doesn’t unionise.” A twinkle in his eye.

“I’m proud of it,” she says, simply. And she is. She’s never been more proud of anything, except her daughter.

“Have you seen them?”

She’s bewildered. “There’s a high-res video feed from the drones ...”

“No, have you seen them?”

“In the water?”

“Yes.”

“I don’t have a scuba licence,” she admits. She doesn’t add that the ocean is terrifying.

“Neither do I,” he laughs. “The other thing about nature: she doesn’t care.”

She must be mad, sitting in the middle of the ocean in a dinghy with a man she barely knows, about to jump into an abyss. She's in a wetsuit she found in the store-room. He's in his board shorts again, the same pair as before. She wonders whether he owns any other clothes. Pictures him, for a moment, in a fancy university lecture hall, a neon-green surfer hippie.

"How are you not dying of cold?"

He shrugs. "You get used to it."

"And you're sure about snorkels?" she checks, for the third time.

"Trust me. You don't want to be figuring out scuba your first time in the ocean."

She is sure she's going to mess it up. "Look, I haven't swum in the ocean much. I'm not sure how long I can hold my breath." "I'm not going to push you. Just do what you're comfortable with."

None of this is comfortable. But she's burning to see it, to actually touch it. Her million-dollar baby, her life's work. They strap flippers onto their feet, pull masks over their heads, and drop into the water.

She puts in her snorkel, dips her face into the water and practises breathing. A dappled darkness lurks below her. She lifts her head back up.

Jorge looks at her. "Ready?"

No, she thinks, terrified. But she nods.

But he vanishes so fast that she panics, and follows him before she can think about it.

And suddenly, they are in a different world.

She swims down to the first kelp line, marvelling at how powerful the flippers make her legs. It's nothing like the bashing-pushing chaos of the surf. This is remarkably still, totally silent.

Her ears feel like they're about to burst. Jorge squeezes his nose and blows out his cheeks. She does the same, feeling the

pressure pop.

She reaches out and twists the top of one of her plants through her fingers. It's a thick brown ribbon, not slimy like when she's touched it in the lab, but smooth like the body of a snake. Mightily strong. She gives it an experimental tug.

Jorge has swum ahead of her, pulling himself down the ropes that anchor the kelp. She follows, wondering at the feeling of being three-dimensional. The kelp streams past her in columns, as tall as pine trees. She's surprised by how much light there is, the way it transfigures the kelp, how it glows green and seems to tremble with energy. It's magic, her numb brain thinks. Magic. Tiny chlorophyll engines transforming sunlight into plant, up to twenty centimetres of plant a day, she knows. She wants to laugh at the strangeness of it.

Jorge touches her hand gently and points up to the surface. She needs air, she thinks. She'd forgotten, for a minute, that she had lungs.

She follows him up. They break through the surface, and she pulls off her mask, and leans her head back, looking at the blue sky above them. She feels now like she could just swim into it. She feels weightless, changed. Like she hasn't felt since church as a girl. Rapture.

"More?" he asks her.

"More."

She texts her daughter some photos of her dive. Charne replies with a dozen fish emojis. "MOMMY, stop playing in the SEA and come home you've been gone SEVEN BILLION TRILLION MILLION YEARS."

"Just one more month, Bubble."

"You are not a SEA WITCH mommy come home."

After the harvest, she thinks to herself, relishing the wholesomeness of the phrase. She thumbs through the photos in her feed, already wishing she was in the water again.

The second time is easier.

They swim down into the kelp. She wants to touch everything, pull everything into herself. She runs her hands along the frilled edges of the fronds, into the bubbles that float out of her own mouth. She reaches towards the smooth little drones that are running busily up and down the lines, like bees.

Jorge leads her to one of the rope lines, where she recognises the white crust of limpets from his photographs. She runs her fingers along a shell the size of her head, stroking the ridges. Ribs, she realises. Without warning, it shudders and transforms. A body emerges, thick and globular. A small capped head, two soft horns that wiggle in the water. She touches the tip of her finger to its head, expecting it to withdraw. Instead, it pushes back against her, a friendly nudge.

More life than she thought possible. A pink starfish walks along the red nylon rope. An orange anemone wiggles itself between the green of the kelp. Small grey fish dart between the fronds. Jorge holds his hands out to them, and they brush past his fingers, entirely unafraid.

She lets herself rotate slowly up the columns of kelp, whirling in the strangeness. She had imagined a field. But it's a forest.

They fall into a habit of diving every morning, before work. She becomes more confident, stops getting so lost in herself that she forgets to come up for air. She swims with catsharks as small as kittens – they roll into balls when they see her, frightened, then slowly unfurl themselves and rub up against her. She nearly puts

her hand on an octopus that is perfectly disguised in a clump of corals. Jorge shows her a translucent anemone that has what looks like green mould growing inside it. Later, back in the dinghy, he tells her that the creature cultivates a crop of algae in its own body, which it digests.

“A farmer, like you,” he says, with that blinding smile of his.

She meets Zhang and Emma, the bright-eyed students who are using their vacation time to help him catalogue samples. They often meet him on the pier when they come back from a dive, pulling on wetsuits, ready to go out with him for the rest of the morning. They never come along when the two of them go out. She wonders what Jorge has told them about her.

She likes watching him interact with them. Watches how he asks questions, rather than telling them what to do. They adore him.

He asks her questions, too. Gazes at her as though she were some strange new species to be marvelled at and understood. Long conversations on the dinghy. She tells him about Charne, living with her father back in Cape Town. She tells him about postpartum anxiety, daily panic attacks, realising she needed to quit her job and fix the broken world for her daughter. She tells it jokily, edgy, but he just listens and nods.

“The kelp traps carbon from the atmosphere. Offsets emissions,” she explains.

It's harder to get him to talk about himself. Instead, she comes to know him from his movements. The way he uses his left hand to pull himself further down the kelp lines. The long arc of his body as he flips through the water, playful as a seal. They invent a game, where they try to mimic the faces of the fish they find underwater, puffing out their cheeks and pursing their lips, pushing down their brows, their bodies shaking in silent laughter.

Her mind feels clearer when she works. Decisive, focused, like the water has woken new senses in her. When she watches the

sensor readings on her laptop, the numbers mean more to her. Nitrogen and barometer measurements seem to form themselves into a hallucination of the kelp forest, like a magic eye poster.

She starts bringing back things she finds in the ocean, showing them off to her team like a preschooler. Show and Tell. The huge air bladders that grow at the base of the kelp fronds. A cuttlefish bone. The engineers love it. She offers to take the whole team out and show them how to dive.

Her chief operations officer, Khanyi, seems to think she's lost her mind. "Are we running a scuba shop now, or a business?"

Olivia smirks. "You're always telling me I need a hobby."

"Sure. I guess you could call him a hobby," Khanyi rolls her eyes at her.

Kenny wants to talk to her about the harvest. They've managed to find a biofuel company that's willing to buy the first crop and try to process it into fuel, but they're going to have to do a lot of the pre-processing themselves. He starts talking about filtration, contaminants.

Contaminants. Bones and flesh.

Her eyes drift out the window, towards the pier.

The site visit goes better than she hoped. She shows the investors the warehouse where the kelp plants are seeded and attached to ropes before they're towed out to the bay. They marvel at the small sample drone, clap when her star data scientist explains how they've trained the AIs to pre-detect nutrient deficiencies and adjust the cycles accordingly. They lap up her spiel about how kelp-based biofuel will be the perfect carbon-neutral industry to power industrial development across Africa.

She knows that she is as much on display as the site is – how much they'd like an Attractive Coloured Lady Entrepreneur for

their collections. She grits her teeth and smiles.

One VC asks how large the site will be, with their current projections. She's been dreading this question. But she has to tell them the truth.

"By Y5, we'll be at 500 square kilometres. About as big as Madagascar, but there are currently no international agreements in place to limit deep-sea aquafarming ..."

One of the VCs cuts her off. "Could we go bigger? Lay claim to space before our competitors do?"

Something troubles her about his question. She remembers her high-school history teacher telling them about the Scramble for Africa, a group of white men sitting around a table, drawing straight lines across a map, dividing up a continent they didn't understand. She wonders fleetingly who's going to stamp passports for the whales.

Within a week, she has three different term sheets in her inbox. She pulls them all up on her laptop and stares at them. They swim in front of her eyes.

"We're about to close our Series A," she tells Jorge the next morning in the dinghy.

"What's a Series A?"

"A round of funding. So we can expand."

He seems distracted, his eyes fixed on the horizon as he pilots the boat. "I'm glad for you."

She tries again. "We need scale, to bring the costs below coal."

He sighs. Finally looks at her. "What you're doing ... it's so big, I can't tell whether it's good or not."

"The world's complicated. That's no excuse not to try. You need to see the bigger picture."

He smiles at her now. “Maybe you need to see the smaller picture.” He reaches out and touches the shell he gave her. It’s threaded on a red string around her neck. He’s never touched her before, above the water.

Their eyes meet. His finger traces the string along her collar bone, gently. “Is this okay?”

She responds by putting her hand on his bare chest, climbing onto him. His skin is warm, tight against the ropes of his muscles. His hands find her hips and pull her closer. She threads her hands into the soft fuzz of his hair.

Their lips meet. He tastes of sea salt, strangeness. He tastes of anemones and catsharks and all the things she thought she understood, but didn’t.

They come up for air, staring at each other, surprised.

“More?” he asks, soft.

“More,” she breathes into his ear.

That night, she has the old dream. She wakes up in the small single bed at her Ouma’s house. Charne is asleep in a crib in the corner of the room. She can hear the waters rising, lapping against the windows. She grabs Charne, presses her tight against her body. Tries to push her mother from the bed, but she’s dead weight, she doesn’t wake. No one wakes.

The water floods the room, drowns them all.

This time, she breathes it, and starts to laugh.

She and Kenny are the last ones in the office, working late. Everyone else has gone into town for Thursday happy hour at the

one dodgy fisherman’s bar. Which by now has turned into several happy hours.

Kenny thinks he might have solved the fuel efficiency problem on the drones. He’s tacked an anatomic drawing of a cuttlefish onto the whiteboard, showing her how it sucks water into its mantle and squirts it out for a boost of speed. He shows her a design of thin electrical filaments that could mimic the motion. “Biomimicry,” he calls it.

Her phone rings. It’s Khanyi. Olivia sighs. This can’t be anything good.

“Did Jasmine start a bar fight again?”

“No, we’ve got a bigger problem. I just got a call from Ashnaan over at the Department of Fisheries.”

Olivia straightens. “Now? What is it?”

“Someone’s filed an application to turn the whole bay into a marine protected area. And – you won’t believe this – our pilot rig. Like, they actually want the rig itself declared protected.”

She’s dumbstruck.

“Ashnaan agrees it’s nuts, but according to their own rules they now have to do an impact assessment, which could take months, which means we won’t be able to harvest in time for the trial shipment to Zenith. None of this is going to look good to the investors.”

There’s quiet for a minute. “Olivia, are you there?”

Olivia clears her throat. “This makes no sense.”

There’s silence on the line.

“Look. I’m not blaming you. But ... the application is about some endangered snail that’s been catalogued in the kelp.”

She watches the drones in the hologram, humming up and down the kelp lines neatly. The whole thing looks like a grid, or a game of three-dimensional chess. So elegant. But there's so much missing. So many things that the sensors don't even see.

It's nearly morning.

A sketch of one of Kenny's new Cuttlebots is tacked up on the whiteboard. His estimates are that it could add nearly three per cent to their margins. She could fire half her R&D team and give the budget to the fish instead, she thinks. Call it outsourcing.

She believes in the market. How its invisible hand can solve the most complex problems, as long as everything has been priced in. Carbon tax treaties. Pollution fines. The costs your business doesn't have to bear, the benefits they didn't have to pay for. Her economics professor back in business school called them "externalities". Her Ouma used to call it "leaving your mess for the fairies to pick up".

Her chance to change the world. And what's standing in her way?

Fucking snails.

Snails, and a skinny scientist who seems to own nothing but board shorts.

She turns away from the hologram and looks out the window at the ocean. A deep swirling darkness under the night sky, full of mysteries. It's never looked less like farmland. It belongs entirely to itself.

She gets a text from Jorge, and an address.

We need to talk.

She follows the GPS to a white-washed bungalow off the main road in town. She's never been here before. Two whale ribs line the path to the door.

"I didn't know about it," he says, as soon as he opens the door.

She sighs. "Can I come in?"

He leads her into a bright room, walls painted a cheery yellow. Every surface is packed with shells, bones, dried ocean plants. She lets him make her a cup of coffee. He only has instant, and he stirs in three spoons of sugar without asking her.

He sits across from her. "I compiled the report. But I didn't send it. I was going to talk to you first."

"Emma or Zhang?"

"Both of them, I think. They're just doing what they believe is right."

"So am I."

"I know," he says, staring at his coffee. "But how can you be sure it is?"

"Conservation isn't enough, Jorge. We've already engineered the planet. The human race doesn't go backwards. We have to make a new world we can live in."

He shakes his head. "Think about what you're starting. An ocean that's nothing but farms."

"Your giant snails, they wouldn't even exist without our deep-cycling rig. Nature adapts. We've created a whole new ecosystem."

"That you're about to destroy," he says, gently.

"Well, maybe not," she sips her coffee, considering. "There's another option."

He leans forward, brow knitted, like she is a limpet that has just done a somersault.

"Instead of selling the kelp to biofuel companies, we can sell it to the fossil fuel industry."

"I don't understand."

"To offset their emissions, for tax credits. Then they can't harvest it, because that would just re-release the carbon."

“Prop up the oil companies?”

“That’s one way to see it.”

“What’s the other?”

“That we’re making them pay.”

“You think they’d just pay you to plant kelp for them?”

“And manage it.” She pulls out the Cuttlebot drawing and puts it between him. “My lead engineer designed this after I told him about that cuttlefish we watched. We’re going to set up a research lab.”

He smiles at her. “Are you asking me if I want a job?”

“Yes, I am.”

He laughs, and shakes his head. “I’ll have to decline. But I do have some graduate students to recommend.”

“I don’t think Emma and Zhang like me very much.”

“I think they might learn to respect your perspective. I did.”

He’s quiet for a moment, considering. “What you do is so complicated. I still can’t tell whether it’s entirely good.”

“Nothing big is that simple. But we have to try, Jorge.”

He leans forward and brushes the shell around her neck with the rough tips of his fingers. “Trying is something.”

She pulls him towards her like an anemone. “So, you’re going back to Portugal?”

He runs the back of his fingers along her collar bone, and smiles. “Not today.”

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.

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