

Coronavirus Edition | April 2020

Less is More

What are you missing right now? What are some of the things that you are looking forward to when we start to move into what will become the 'new normal', whenever that is. Email us and let us know.

Here are 5 personal things that we in Sapphire Lending are looking forward to in the new future.

- * Being in a buzzing gastro pub with a steaming hot Latte
- * Seeing family face to face, not virtually
- * Travelling between continents and countries
- * Connecting with animal patients again
- * Playing a round of golf in the sun with friends

However right now Less is More

- Less speed = more time
- Less money = more simplicity
- Less physical social, local connection = more virtual, global connection
- Less crowding together = more tolerance and kindness
- Less choice of food = more enjoyment of cooking from "the larder"
- Less travel = more time to be there for or with others
- Less freedom = more community spirit
- Less choice = more acknowledgement of what is already there
- Less pollution = more visible stars in the sky
- Less people = more space for wild animals to roam



Lockdown in Spring

As a result of the Coronavirus Pandemic, life as we knew it has changed dramatically for all of us. There is no doubt that you will have created and instigated some new rhythms and routines in your daily and weekly life. So, what does Lockdown in Spring mean to you?

Maybe you now find yourself working from home for the first time or planning new projects and routines to keep yourself occupied and motivated. You may be exercising in a different way. You could be home alone or within a busy household. You might be learning new hobbies, home schooling or merely enjoying the array of activities available on-line. You might possibly be enjoying the wonderful spring weather whilst you are 'shielding' or furloughed. Possibly you could be helping some vulnerable friends or family members, or you might be a member of your Coronavirus Community support group or even an NHS volunteer. Whatever you are doing in lockdown you will have new rhythms and new routines.

While we are locked down in spring, the rhythm of Spring is in full flow. Spring herself is never locked down! She has come out to play and is consistent and persistent in her resplendent beauty, as always. This time is different, she has an attentive audience, possibly of millions. Many of us have the time and space to witness spring at play with blossom on the trees (the English Hanami), plants and flowers poking their heads out from winter hibernation, unfurling before our eyes. Loud and glorious bird song and bird migration happening above our heads in clear, pollution free skies across the world. If we cannot get out to see nature, nature is certainly coming to our doorstep. As we are behind closed doors, mammals, birds, fish, and amphibians have more space and place to roam. If you can, take some time to witness the amazing rhythm of spring. It is said the best things in life are free and Spring is one of them! Make the most of it.



Sapphire Lending have never charged fees to Lenders



Lockdown Play List

We have put together a play list for you of songs which we hope will bring a smile to your face and some positivity in these strange times. They also reflect the Coronavirus crisis and life in lockdown. You can find and play (free) all the songs on You Tube. Enjoy and let us know which your favourites are. Do you have any songs to add to this list? Tell us.

- Don't stand so close to me – The Police
- Fever – Ella Fitzgerald
- (What have you done today to make you feel) Proud – Heather Small
- I'm still Standing – Elton John
- I want to Dance with Somebody – Whitney Houston
- Stronger – Kelly Clarkson
- Safe in my Garden - Mamas & Papas
- Hero – Mariah Carey or Heroes – David Bowie
- Dancing in the Moonlight – King Harvest
- I'm only human – Rag'n'Bone Man
- You Can't Always get What you Want – Rolling Stones
- You are Not Alone – Michael Jackson
- Mercy, Mercy Me – Marvin Gaye



15 Tips for working from home

Coronavirus edition. For over a decade Sheila has worked from home and built a successful business. At the time of writing the Nation has been asked to work from home wherever possible. We hope these tips will go some way to help in your imposed home working – especially if you are new to it.



Here is a selection from the tips

- **Be structured.** Have discipline and focus during your working day; with both your *approach* to tasks and the *tasks* themselves
- **Feed your brain** well! It needs energy and lives on oxygen, glucose and other trace elements. If you want your brain to perform well, feed it well
- **Batch** your tasks. Group together and undertake tasks which are similar in energy and focus. Some examples include detailed admin jobs; projects of a creative nature; planning and organisation; problem solving tasks plus many other types of work
- **Exercise** helps with thinking and concentration and *sunshine* is a great mood enhancer. Whenever and where-ever you can work in the sun, make that a daily priority for at least 20 minutes

Key Risks to Credit Brokers document issued by FCA February 2020

As a result of new regulations Sapphire Lending (who have a Credit Broking license) have made sure measures are in place for all areas of concern outlined in the document. These measures include:

Information for Lenders:

1. We Sapphire Lending can choose any potential Borrower who meets our borrowing criteria
2. We have no financial or legal connection to any of the Borrowers
3. We get paid a commission from the Borrowers

Information for Borrowers:

We Sapphire Lending can refer our Borrowers to any potential Lender



Guide Dogs at Crufts

Crufts took place this year from 5th – 8th March. It is an international canine event held annually at the National Exhibition Centre in Birmingham.

5,041 people volunteered at Crufts in 2019, from stewards to breeders. In March this year, Sheila extended her role under the Guide Dogs umbrella and volunteered to help with the Guide Dogs Sensory Tunnel on their official stand at Crufts.

The tunnel has been designed to give a unique experience of life with a visual impairment. It allows sighted people to gain some understanding into how blind and partially sighted people need to use other senses to help them in everyday life.

The sensory tunnel includes smells like freshly cut grass, sounds of traffic or countryside noises as well as feeling different textures on the walls and under your feet.

Crufts was possibly the last event held at the NEC as it is currently the new Nightingale hospital in Birmingham for Coronavirus patients.

