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‘There needs to be a re-evaluation of what matters’

Keir Starmer talks to Jim Pickard


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‘We’re still in this mode of acting like it’s day one’

Nikolay Storonsky, co-founder of Revolut, p20

‘I long for the warmth of my grandma’s house and her food’

Bunker food, p42

‘I was naive. I thought we could create the next Eurovision hit with the press of a button’

The inaugural Artificial Intelligence Song Contest, p28

FT Weekend Magazine

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SIMON KUPER

OPENING SHOT

How the corona crisis is transforming Paris

On Sunday, for the first time in nearly two months of lockdown here in Paris, I met a friend. We rendezvoused outside a closed circus. Shuttered cafés and hotels lined the adjoining boulevard. I put a flask of coffee on the pavement for him, and backed off. He picked it up. Then we sat on benches three metres apart shouting at each other. He told me he was planning to leave Paris. He would convert his physical business into a digital one, reduce his staff by half, give up his office and set up in the countryside with Zoom. He had moved to Paris for its networks of people. Without those, the city had lost its point, at least for now.

When France's lockdown supposedly ends on Monday, Paris won't suddenly revive. Many shops will reopen and later a few children will restart school. But the pre-coronavirus city has gone, and probably won't return soon. The pandemic could change Paris even more than most cities.

In the short term, there's hardly a place on earth less suited to the age of social distancing. This is one of the densest metropolises in the western world. Apartments are tiny, so Parisians inhabit the city's unmatched public spaces, cinemas, museums, cafés and restaurants. (The very word "restaurant" originated in 18th-century Paris.) Tourists fuel the economy: this is the world's second most visited city after Bangkok, and number one for hosting international conventions.

It's also a city of touch: people cram into packed public transport, and kiss even in work situations. And with the majority of Parisian households consisting of one person, dating is an existential necessity.

Now Paris has shrunk. The lockdown sparked an exodus that recalled June 1940. French provincials on sojourns in the city and foreign visitors evacuated. So did nearly 200,000 Parisians, almost 10 per cent of the city's population, who fled to second homes or mothers in the countryside. Friends exiled in almost virus-free Brittany send photos of themselves strolling on empty beaches, eating oysters alone beside the ocean.

The lockdown has changed codes. People now work over lunch at home. Sweaty jogs in public are suddenly socially acceptable. My sons play badminton in our building's deserted courtyard, cheered on from the windows by formerly child-allergic neighbours. Generally, Paris has thawed into conviviality: I watched three older people give a concert of American singalongs from their terrace, with neighbours applauding from balconies. (There wasn't a dry eye for "I Will Survive".) In the city of fashion, mask chic is developing.

Some innovations may end up sticking, notably clean air. Paris has long been restricting cars. Now that people will shun germ-ridden public transport, the authorities are massively expanding bike paths in the city and its suburbs. They are setting up park-and-cycles on the fringes of Paris, where you can swap your car for a rented bike. Creating 650km of bike paths would cost an estimated €500m – or about 2 per cent of the price of the metropolitan region's subway system now being built, continental Europe's largest infrastructure project. The cash-strapped state will be tempted to shift permanently from metros to bikes.

More profoundly, Paris may remain shrunken for years. Lord knows when the exiles will return, or whether they can afford to. One uprooted friend was among many Parisians who had subsidised his life by turning his flat into an Airbnb. Others ran restaurants. Even with the state paying their staff for now, will they keep renting their premises when full reopening is a distant prospect? Tiny Parisian joints can't maintain minimum spaces between tables. Many conferences might move permanently online (and soon on to virtual reality), saving everyone time, money and travel.

'Paris may remain shrunken for years. Lord knows when the exiles will return, or whether they can afford to'

A generation of chefs, performers and tour guides may be wiped out and not replaced. Paris had already been considering limiting tourism. Now the government has saved Air France while vowing to slash its emissions, presumably by reducing flights.

Think of service workers such as lawyers, accountants and IT specialists, who have learnt to work from home and are being told to keep doing so. In a Zoom economy, many could abandon Paris, exchanging their two-bedroom in the 10th arrondissement for a similarly priced rural chateau. Popping into town once a week by TGV may be enough. Expect a depression-era fire sale of Parisian flats, shop spaces and offices.

Cities have thrived for 5,000 years, and Paris will survive, but perhaps not with all its old buzz. In 2002, when I bought an apartment here for €100,000, it was a quieter, less-visited, cheaper place. Those days could return. The pandemic completes a string of shocks to hit the city since 2015, after terrorist attacks, the *gilets jaunes*' protests, a 40C-plus-degree heatwave and the longest transport strike since 1968.

The next generation will remake Paris, but in a new way. I suspect that many of the people and places and habits that I knew will be lost for ever, to be romanticised in books and films for decades to come. FT

simon.kuper@ft.com *@KuperSimon*

ILLUSTRATION BY HARRY HAYSOM

INVENTORY HANNAH WEILAND, DESIGNER

‘Being naive helped when I started my business – I had no fear of failure’

Hannah Weiland, 30, founded her fashion label Shrimps in 2013. It was originally known for its faux-fur outerwear and has a cruelty-free ethos.

What was your childhood or earliest ambition?
As a child, I was animal-obsessed. I wanted to live on a farm and have pigs, and never wear dresses, only dungarees and T-shirts with dogs on them. I then went on to wanting to become an actress – my dad is a film director and put me off the idea though, saying how hard it was. I am also very bad at acting, so it would have been a disaster. Then, from about age 12, I wanted to work in fashion – a big change from the anti-dress-wearing farmer. I did my first internship in the industry aged 15, and have never looked back.
Private school or state school? University or straight into work?
An all-girls private school in London called Godolphin and Latymer. It had an amazing art department and I still keep in touch with my old art teachers – they have always been so supportive of me. I then studied history of art at Bristol University, and after that went to London College of Fashion and did surface textile design with a focus on embroidery and print.
Who was or still is your mentor?
I don’t really have one.
How physically fit are you?
At the moment I am pregnant. Before, I was exercising three times a week – a combination of HIIT [high-intensity interval training], Pilates and yoga. I find it so good for my mind and happiness. I am now just going on long walks and doing gentle pregnancy yoga stretches.
Ambition or talent: which matters more to success?
Definitely a combination of both.
What is your biggest extravagance?
Before lockdown, my biggest extravagance was wellness products and treatments to help me relax and feel more comfortable. I love acupuncture and reflexology and have been having these regularly.
In what place are you happiest?
At my childhood home in the English countryside, with my family and friends.
How politically committed are you?
I have always been passionate about animals and strongly anti-animal cruelty. Shrimps was born from my passion for this, my love of animals and the fact that I never wore real fur.
What would you like to own that you don’t currently possess?
A house by the sea in Sicily.
What ambitions do you still have?
To be a good mother as well as continuing to run a successful fashion brand.
What drives you on?
A love of what I do. If you enjoy your work, I think that is the biggest motivation.
What is the greatest achievement of your life so far?
Probably starting my own business at 23. I think being naive and young helped – at the time I had no fear of failure and just wanted to create something I loved, which hopefully other people would love too.
What do you find most irritating in other people?
I hate it when people watch videos on their phones on loud!
If your 20-year-old self could see you now, what would she think?
That I have a very big pregnancy bump! And she’d be excited for the next chapter in my life, as I have always wanted to be a mother. I think she would love Shrimps and be proud of what the brand stands for and what it has become.
Which object that you’ve lost do you wish you still had?
When I was three, I lost my favourite teddy, Big DogDog. I left him on a train and it was heartbreaking. For my next birthday I got my Little DogDog, who I cherish and love more than anything – I even have a portrait of him hung above my bed. However, I wish I still had Big DogDog too.
What is the greatest challenge of our time?
Coronavirus.
Do you believe in an afterlife?
I believe in something, but find it hard to put into words what that is.
If you had to rate your satisfaction with your life so far, out of 10, what would you score?
Probably eight, as eight is my lucky number. I feel very lucky to have a job and business that I love. FT

Interview by Hester Lacey.
shrimps.com

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TECH WORLD

BY YUAN YANG IN BEIJING

Restaurants call for a super-app to take a smaller slice

In the animal world of business, tech start-ups and traditional companies have a symbiotic relationship. Their coexistence can lead to mutual benefits, or it can turn parasitic. When it comes to China's dominant takeaway app Meituan and the country's food delivery business, the parties are seeking a new arrangement.

Before Covid-19, the profits of both China's restaurant industry and Meituan were growing in a delicate balance. The 10-year-old "super-app" has become China's third most valuable listed tech company, and is one of the world's few tech stars to actually turn a profit. It did this mostly through rapid growth in transaction volumes – but it has also increased the amount it keeps from commission, marketing and other revenues.

While the epidemic has made heroes of China's yellow-and-blue-jacketed delivery workers, it has also devastated restaurants and their equilibrium with Meituan. One survey of more than 60,000 chain restaurants said that by February losses had on average outstripped their entire profit from 2019.

In the same month, Meituan and its smaller rival, Alibaba's Ele.me, were sent open letters by the regional restaurant associations of Shandong, Hebei, Yunnan and Chongqing, which cover a vast geographical stretch of Chinese cuisine. The associations sounded a nationwide alarm over the fate of the industry, urging Meituan to lower its commission. As Yunnan's restaurateurs put it: "With the skin gone, what can the hair attach itself to?"

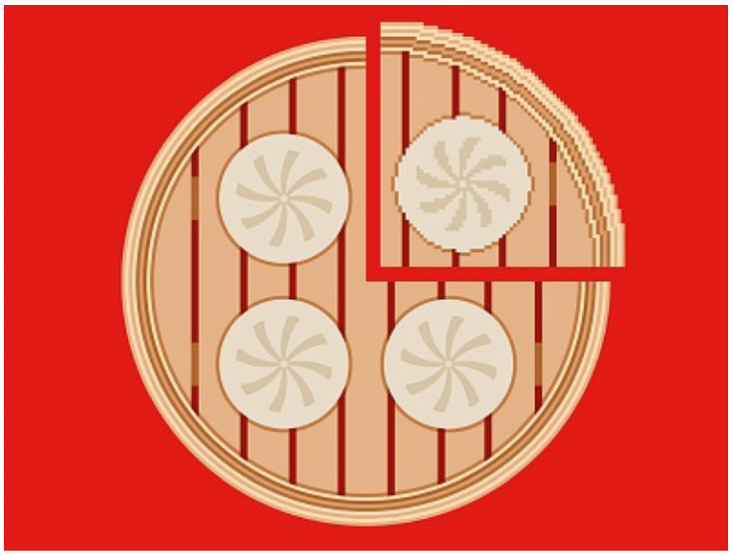

ILLUSTRATION BY PÂTÉ

In the end, it was an intervention by the country's largest restaurant association, in Guangdong province, that brought a public response from Meituan. What followed was a rare example of a public and partially successful negotiation between an industry and a tech platform.

In its open letter to Meituan, Guangdong's restaurants asked it to split its revenues more evenly with them, by lowering the amount that restaurants pay per transaction. In Guangdong, that can range from 3 to 25 per cent. Meituan says its average nationwide commission is between 10 and 20 per cent.

The restaurants wanted something else too: the ability to sell via Meituan's competitors, voiding the exclusivity agreement common to Chinese e-commerce platforms.

Just over a week later, a deal was done. Meituan said the restaurants could take their pick of platforms. High-quality merchants would also get an extra 3 to 6 per cent of their commission back as a rebate to be used on Meituan's platform, to buy ads for example.

'It is not unusual for tech firms and their more traditional partners to fight over the spoils. But now they are so meagre, splitting them has become more tense'

Meituan may have sensed the wider mood in the country. As one magazine put it: "Why isn't the increasingly profitable Meituan willing to help its merchants get through this difficult period together?" The tech company's response is that it, too, is increasingly unprofitable. People have turned to online delivery rather than dining out – but not in high enough numbers. In February, the group's food delivery volumes halved from normal periods.

As big as it has become, Meituan recognises it needs its merchants to survive. The company does not make meals; it arranges for their marketing, sale and delivery. But the merchants also need Meituan. In the first few weeks of the epidemic, some Beijing restaurants set up street-side tables for fire sales of vegetables. "We're still delivering," they said while announcing venue closures.

A similar scene has played out in San Francisco, where the mayor issued an emergency order capping delivery-app commission at 15 per cent. The local restaurant association is in support. As a result, Uber has stopped delivering to the Treasure Island neighbourhood saying it was no longer able to finance these services. Pundits are split on whether this was a necessary cost-saving measure or a political pressure tactic.

It is not unusual for tech firms and their more traditional partners to fight over the spoils. But now they are so meagre, splitting them has become a tense affair.

Back in China, Meituan has secured a Rmb20bn (£2.25bn) low-interest lending facility for struggling merchants – which its hotel and leisure industry clients surely are. Yet this cannot be enough to heal a deeply wounded industry. Nor has the government managed to lend sufficient help.

Meituan says it has been conducting a "listening campaign" with restaurants around the country, starting in Guangzhou, the capital city of Guangdong province. "We are hoping that by meeting and discussion we'll come to a solution," the company says. I hope the venues to host such meetings will still be there by the end of the year. FT

Yuan Yang is the FT's Beijing tech correspondent

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ROBERT SHRIMSLEY
THE NATIONAL CONVERSATION

Grey days: why we'll be reliving the 1970s

The past few years have seen an upsurge in nostalgia for the 1970s. Well, the good news for all those who enjoy a wallow in the dismal decade is that we are about to experience it all over again.

As the UK prepares to take its first steps out of lockdown into the dreary world of social distancing and minimal contact, we are able to relive the worst parts of that time.

I don't mean that we are all about to start fitting avocado bathroom suites and buying shirts with collars so wide you could make three protective gowns out of them. In fact, inside our homes it may still seem much the same as normal. Technological advances will connect us with our friends and our offices and spare us some of the miserable uniformity. We will not be limited to three TV channels and can take refuge in all the wonders of the web. But the problems will begin the moment we step out of the house. It will be a true *Life on Mars* moment. Inside, we are living in 2020, but once we get outdoors, we are back in the 1970s.

Social historians note that the 1970s were when the 1960s truly arrived for most people and memory has distilled them to an era of glam rock, orange space hoppers, platform shoes and the first package holidays. But the real colours of the 1970s were brown and grey. I've long held that the space hopper was the perfect metaphor for the period. It looked fun but it didn't actually bounce.

Car journeys were invariably short and local because there wasn't really anywhere to go. High oil prices and the three-day working week left many feeling short of cash. The food was dreadful. Exotic meals were scampi or Arctic roll.

It felt like there was only one restaurant and that was the Angus Steakhouse. And while it is true that people were beginning to break out into some daringly bright outfits, they served only to highlight the dreariness of everything else.

ILLUSTRATION BY LUCAS VARELA

Sundays were when all the shops were closed, while during the week there were no pubs open for half the day. As for foreign travel, well, this was an era when even a week in Mallorca was considered exotic. The term "frequent flyer" is going to be an anachronism, though its archaeological value might make it a good name for a band.

Mail-order companies were constantly advertising ludicrous gadgets that promised much but only worked twice, then fell apart, such as the Buttoneer and the Stylophone (actually, the problem with the Stylophone was that it didn't fall apart quickly enough).

Does any of this sound familiar? Our life with the virus will see few pubs and restaurants trading as normal. Work hours will again be strictly regimented. Cinemas, theatres and eating out will all become a rare treat, although if it finally created a drive-in culture, that would be cool. Recreation will be a "nice walk" without a pub at the other end. Where once TV offered us useless gadgets, now it is our social media feeds (cheap hair trimmers anyone?). Personality will be a wacky face mask.

The music scene may be better but there still won't be any gigs, so it will be rather like living in a small Midlands town where a big show comes only once a month and it's always Showaddywaddy. (If you are too young to have heard of Showaddywaddy, don't google them, just be thankful.)

Social distancing will mean small shops dealing with one customer at a time. Just like the 1970s, when the shopkeeper insisted on serving you personally and gossiped away regardless of the length of the queue. Again, it will be the same but without the amiability.

We may be spared the worst of the racism, sexism and homophobia of that era. But we are unlikely to be spared the mass unemployment and the sense of hopelessness among too many of the young. The nation may just have joined the EU in 1973 (or EEC as it was then), but it remained inward-looking, dull and inefficient.

So, welcome back to the 1970s. It's going to be grey and brown and last far too long. This time of crisis may have very few upsides but by the time it is over, we may all remember why we thought we liked the 1980s. FT

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This week on the **Culture Call podcast**: a conversation with the writer **Sally Rooney** from our archive. She discusses sex, class and the internet in her novel ***Normal People*** – now brilliantly adapted for TV; **ft.com/culture-call**

Reply

Re "How coronavirus broke America's healthcare system" (May 2/3). Covid-19 did not change anything. The US fails completely on the first objective of any healthcare system: universal coverage. Over the past 30 years, affordability and insurance coverage have vanished. When I think about the situation of a small employed middle-class family, my head spins. And when I think about an inner-city single mother, I contemplate an abyss.
From Hong Kong *via FT.com*

@stef_alba April 30
A very well-reported piece via @FT on the structural failings of the US hospital sector, and the disparities between urban/rural hospitals serving the poor and uninsured vs large well-funded systems

Re "London bus drivers on the coronavirus front line" (May 2/3). Well done FT, so humbling to read about their bravery during these risky times. We need to clap for all these essential workers (supermarket staff, delivery drivers, the police, mental-health workers, charities helping domestic abuse victims, etc etc) and for how much we depend on them now and in the future. Thank you for this beautiful tribute.
Let's be real *via FT.com*

Simon Kuper suggests that New Zealand may be a better place to do business than New York or London (May 2/3). New Zealand is a lovely place, but it's pretty much the edge of the world. Video meetings may reduce the impact of distance, but not time. Add to that the fact that even a short business trip out of New Zealand is almost always a multiday affair and you end up with an inevitable sense of isolation. That may look attractive in times of panic and pandemic – but less so in times of plenty.
Markdoc *via FT.com*

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Quiz answers The link was UK national symbols 1. Leek 2. Rose Fitzgerald Kennedy 3. *Androcles and the Lion* 4. "Tie a Yellow Ribbon Round the Ole Oak Tree" 5. Inverness Caledonian Thistle 6. Daffodil 7. Bulldog 8. *Crouching Tiger, Hidden Dragon* 9. Unicorn 10. Britannia **Picture quiz** Carly Simon + a rattlesnake = Simon Rattle

FT
FINANCIAL TIMES

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‘The government has been slow in pretty well all of the major decisions’

Keir Starmer already faced many challenges as the new Labour leader. He just didn’t know coronavirus would be one of them. As the crisis shakes up British politics, he talks to *Jim Pickard* about holding Downing Street to account, dealing with the Corbyn legacy and restoring the party’s electoral chances. Portraits by *Charlie Bibby*

The recent history of British politics has been littered with famous 'isms: Thatcherism, Blairism, Corbynism. But ask if there is a political philosophy that might be dubbed "Starmerism" and the new leader of the Labour party visibly recoils. "I really, really don't like those labels," he says in his flat methodical tones.

Instead, Keir Starmer's tenure looks set to be defined by something no one saw coming. "The coronavirus now has effectively shaped everything. The sorts of questions that we thought we were addressing three months ago are now completely different because of the virus," he says.

For Starmer, elected as Labour leader just five weeks ago, the pandemic has highlighted the need for a radical government. "The nature of the task has moved on considerably," he says. "The position of health workers and care workers has been seen by the public in the last few weeks in a way which it just wasn't, probably for decades... There needs to be a re-evaluation of what matters and I think the country is interested in hearing that argument."

The election of the former human rights lawyer could be a watershed moment in British political history. It marks the end of the five-year "Corbyn era" during which the Labour party was run by a small cabal of leftwingers inspired by Marx and Trotsky. Instead, Starmer is expected to take Labour in a more moderate "social democrat" direction while still wrapping himself in socialist rhetoric. "The levels of inequality... are now so deeply ingrained that only transformative change is going to do something about it," he says.

Yet the man who wants to be Britain's next prime minister faced fundamental questions about the future of his party even before the upheaval of Covid-19. The gruelling leadership contest began in December, shortly after Labour's worst election defeat in nearly a century: its fourth in a row. Starmer's first task is to end the ugly civil war that has raged for years between radical leftwing party members and their more moderate MPs. Then he needs to claw back national support for the party, which saw its presence in the House of Commons reduced to just 202 MPs in the last election.

Labour has previously gained power by tacking towards Britain's "political centre ground" but this concept is no longer easy to define. Old allegiances have been scrambled by the aftermath of the financial crash, a decade of austerity, the rise of social media and the Brexit culture war. And now the Covid-19 pandemic is shaking up politics – and the nature of government – in an entirely new way.

Historians will look back at this time and scrutinise how politicians shaped their nation's path through the worst global crisis since the second world war. For opposition leaders, there is both opportunity and risk. With more than 32,000 deaths officially linked to coronavirus in the UK alone, Starmer is trying to strike a pragmatic balance between holding the government to account and not sounding like an armchair critic. "I don't want the Labour party to simply be criticising for the sake of criticising, we genuinely need to be constructive about this," he says. "People will judge whether we are getting the balance right or wrong, but simply pretending that this would have been easy for any other government I don't think is realistic."

Previous and facing pages: Keir Starmer near his home in north London. This page from top: Starmer with then Labour leader Jeremy Corbyn in Brussels last year; Starmer at a hustings in Glasgow in February with leadership rivals Lisa Nandy (centre) and Rebecca Long Bailey

Britain's leader of the opposition usually operates from a grand network of offices looking out across the river Thames from a Victorian Romanesque building called Norman Shaw South. Since lockdown, though, Starmer has been mostly running the largest political party in Europe from an eyrie in his home in Kentish Town, north London. "I've been relegated to the loft by our children, who have taken every other room."

Since his victory, not much has been as Starmer might have imagined. He had hoped to address a crowd of thousands from the stage of the Queen Elizabeth II conference centre in Westminster before basking in the attention of the media. Instead, he pre-recorded his victory speech alone against some drab window blinds.

"I had to deliver my acceptance speech in my own living room," he tells the FT over the phone, the way in which he is now conducting most of his meetings. "It's the least of the problems for people across the country but it's not quite what I'd anticipated."

He is working long hours, interspersed by irregular jogs. "The problem with virtual working is that you can work every hour because you don't have to move between meetings." Since Parliament partially reopened, Starmer has been travelling by car into Westminster "as little as possible", once or twice a week, with only a couple of advisers in the office at any time.

Most Labour MPs are still working from home. At 9.30am every Tuesday, Starmer holds his weekly shadow cabinet meeting on Zoom: Covid-19 dominates the agenda. Charlie Falconer, a Labour veteran who served under both Tony Blair and Jeremy Corbyn, has returned as the new shadow attorney-general. He says that, under Corbyn, meetings would be chaotic with people wandering in and out and showboating about pet topics. "It's interesting seeing Keir in action, he's a natural leader – all the meetings, which had previously been

‘Coronavirus has shaped everything. The questions we thought we were addressing three months ago are now completely different’

Keir Starmer

a shambles, are now being run properly,” he says. “The new leader is bewildered by low standards.”

All shadow ministers have been told to arrive promptly, talk clearly and not be repetitive. “The Corbyn cabinet was full of people intervening on topics which had fuck all to do with the topic they were talking about, and high levels of abuse or obsequiousness,” says Falconer. “That doesn’t happen any more.”

Starmer has vowed to be a constructive critic during the biggest health and economic crisis of our lifetimes. As he sees it, Labour’s role is to challenge and point out mistakes on issues such as testing and the provision of Personal Protective Equipment (PPE). “I think the government has been slow in pretty well all of the major decisions. It was slow into lockdown... they were slow with testing and are still slow with testing, slow with complete PPE and I fear they are going to be slow on an exit strategy,” he says.

At his first prime minister’s questions, held in an eerily empty chamber on April 22, he impressed observers from both sides of the political divide with his forensic questions about virus testing. Andrew Neil, a veteran BBC broadcaster, said the UK now had a “functioning, probing, measured, informed” official opposition again: “The government will need to raise its game.”

All discourse in the modern Labour party takes place in the long shadow of Blair, who won three elections in 1997, 2001 and 2005 but is hated by many activists for his embrace of the private sector and for taking the UK into the disastrous Iraq war in 2003. When the party members picked the long-serving backbench MP and fringe protester Jeremy Corbyn to become leader in 2015, it was a visceral act of protest against those “New Labour years”.

Starmer’s politics are more opaque. The 57-year-old was absent from the political arena until he was first elected in 2015, having risen through the legal profession to the heights of director of public prosecutions – the figure in charge of all criminal prosecutions in England and Wales.

Tory MPs take their new opponent seriously, although many believe he will struggle in a charisma contest against Boris Johnson. Pollster YouGov recently found Starmer was trailing behind the incumbent as “best prime minister” by 46 per cent to 22 per cent. More than four in 10 people had no view on him at all. Yet being a blank canvas has worked to his advantage in other ways. He won the leadership race by promising to be the “unity candidate”, surrounding himself with advisers from both ends of Labour’s left-right spectrum. “The truth is that Keir is new on the scene, he’s not that politically experienced, he has not got lots of friends in Westminster,” says one member of the shadow cabinet. “It’s like when Obama turned up, no one really knew him and he was hard to define. Obama is not really on the left and neither is Keir.”

Corbyn, who never craved the leadership, often seemed happiest addressing a protest rally of adoring supporters. From day one, Starmer has seemed much more earnest about getting Labour into Downing Street. Robert Halfon, a prominent “Blue Collar Conservative” MP, says he relishes the challenge from the “very impressive” Starmer. “If you wake up in the morning knowing your opponent wants to slit your throat, you’re going to get up early every day,” he says. ▶

Starmer with his wife Victoria during the count at his north London seat in the 2017 general election

◀ Nigel Farage, former Ukip leader and godfather of Brexit, says the Europhile Starmer can make real progress if he can "lose his Remainia" and start talking as a patriotic centre-left leader. "The question mark is a lack of personality," he says.

Starmer rejects the choice between "hard left" and "centre left" – aka Corbyn and Blair – and sounds irritated by the question. "People are constantly trying to get me to self-identify with some figure from the past and I constantly refuse to do so," he says. "I've always refused. It's not just a casual refusal."

Yet a mass clear-out of Corbyn acolytes from the shadow cabinet within hours of victory was a less than subtle signal of intent. Asked why voters turned away from Labour in droves in the last election, he says: "The leadership of the Labour party was [the] number one [reason], fair or unfair."

Keir Rodney Starmer was born on September 2 1962 in leafy Oxted, Surrey, into a staunchly Labour-supporting family: he was named after Keir Hardie, a founding father of the party. He was one of four children of Jo, a nurse, and Rod, who ran a tool factory.

As a football-mad youngster, he went to the state grammar in Reigate where he played the flute, piano, recorder and violin – winning an exhibition to the Guildhall School of Music. (He still loves Beethoven piano sonatas and has previously named the Israeli pianist-conductor Daniel Barenboim as his favourite musician). One friend praises him as "a man of hidden shallows", who likes a pint, plays regular five-a-side football and worships Arsenal.

Starmer was one of a handful of "East Surrey Young Socialists" as a teenager before studying law at Leeds University and then as a postgraduate at Oxford University. His politics at the time were "Bennite": another friend recalls him spending a whole weekend as an 18-year-old at a seminar hosted by Tony Benn, the former aristocrat turned socialist firebrand.

After university, he joined Doughty Street, the left-leaning barristers' chambers. He was involved in a fringe newsletter called "Socialist Alternatives", which vowed to challenge the "capitalist order". Starmer has emphasised his work in various leftwing cases including the McLibel case, supporting striking miners and fighting against the death penalty in Commonwealth countries. In 2005, he was part of a team that helped overturn capital punishment in Uganda, saving the lives of 417 prisoners on death row.

"He could have earned massive amounts of money but took on cases that were completely unglamorous; pro bono was half his career," says Tom Kibasi, a former director of the left-leaning IPPR think-tank. "In the '80s he used to drive down to the docks at a weekend and help families of striking dock workers with their benefit claims."

Alex Bailin QC, a leading barrister, says Starmer was not a campaigning lawyer per se. "He was a real 'black letter' lawyer rather than one who was utterly political," he says, using the legal phrase for a literal, forensic approach.

Starmer's move to become director of public prosecutions (DPP) in 2008, working for the government's Crown Prosecution Service, surprised some of his peers because he had mostly been a defence barrister. In 2014, he was knighted for "services to law".

Once there, he banned staff from calling him director and would often eat in the canteen, according to Alison Levitt QC, former principal legal adviser to the DPP. She says that when austerity hit the CPS – with thousands of job losses – Starmer gave up his chauffeur-driven car. "He's authentic, what you see is what you get," she says. "He's a very modest man. Not grand or materialistic at all."

By now his thoughts were already turning to politics, according to Robert Latham, a barrister who has known him for 20 years and who gave £100,000 to his leadership campaign. The pair would play intense games of squash every Friday at the local Cannons gym, he recalls. "We discussed what the future options were for him. I suspect his options were the High Court bench, the Commons or the Lords... he took the view that he had much greater potential to influence events from the Commons."

Encouraged by friends – including Ed Miliband, the then Labour party leader – Starmer sailed through the selection process to become MP for the super-safe London seat of Holborn and St Pancras. Given a junior role under Corbyn, he largely kept his head down. But when MPs turned on the leader in

'People are constantly trying to get me to self-identify with some figure from the past and I constantly refuse to do so'

Keir Starmer

‘It was clever of him to put himself at the helm of the Remainer camp but it was disastrous electorally. It lost us the 2019 election’

Steve Howell, Labour’s former deputy director of strategy

Former Labour leader Jeremy Corbyn addressing an election rally in Gateshead in June 2017

Above: Starmer being knighted for ‘services to law’ by Prince Charles in 2014. Right: with Boris Johnson on ‘The Andrew Marr Show’ in 2016

June 2016 – just hours after the Brexit referendum result – he was forced to pick sides. He joined more than 60 other shadow ministers who quit, suggesting the leader’s position had become untenable.

Corbyn subsequently saw off that leadership challenge and begged Starmer to return. When Starmer demanded either shadow home secretary or shadow Brexit secretary, he was given the latter. From that berth, he gradually shifted Labour towards backing a second referendum. That made him a hero for many grassroots members, who tend to be Europhile. But it enraged many of Corbyn’s allies, who wanted to maintain a more convolutedly neutral position. Some worry that Starmer’s role in the Brexit saga will make it harder to win back Leave areas – which made up the vast majority of the 59 seats lost in the December election.

Steve Howell, Labour’s former deputy director of strategy, says Starmer at times “sidelined” the leader’s office in his pursuit of a more pro-EU position. “It was clever of him to put himself at the helm of the Remainer camp, it was good for his leadership ambitions, but it was disastrous electorally,” he says. “It lost us the 2019 election.”

One leftwing MP, who was sacked last month from the shadow cabinet, says Corbyn should never have outsourced Brexit policy to Starmer. “I think Jeremy may have been a bit awestruck by Keir’s formidable intellect, Jeremy… allowed Keir to roam all over the territory.”

Starmer says now that there were several reasons why Labour was soundly beaten: “The Brexit position came up but it came up differently in different parts of the country,” he argues. “Look, there’s no pretending that there was an easy position that Labour could have adopted that would have pleased everybody across our party and across all of our voters.”

Some Eurosceptic Tory MPs also believe that Starmer’s role in Brexit is his Achilles heel. “He is a London metropolitan elite Remainer and was the architect of Labour’s defeat in the Midlands and northern seats where people wanted to leave the EU. Him and Jeremy Corbyn are the two reasons they lost in December 2019,” says Andrew Bridgen, MP for North West Leicestershire. “From a Conservative point of view, what’s not to like about him?” ▶

◂ When he was 45, Starmer married Victoria Alexander, who used to be a solicitor but now works in occupational health for the NHS. She comes from a Jewish background and their son and daughter have grown up with some of the religious traditions. Starmer goes to "Shabbat" gatherings held by the extended family.

Corbyn was denounced by Jewish leaders for his failure to stamp out anti-Semitism among some of the party membership while he was leader, with the chief rabbi taking the extraordinary step of urging people not to vote Labour in December. To the relief of many Jewish organisations and MPs, Starmer took an unequivocal stance in his victory speech, saying that anti-Semitism had been a "stain" on the Labour party and vowing to "tear out this poison by its roots".

He acted similarly decisively in his first reshuffle. Buoyed by the strength of his leadership victory – with 56 per cent of the vote – he culled a dozen Corbynistas from the shadow cabinet and appointed several Blairites to junior positions, albeit while also promoting a handful of leftwingers. For all his warm words about his "friend" Corbyn, the message was clear: this would be a new era.

So far he has made few political enemies, although there are limits to his genial nature. "I don't think he's very tolerant of people standing up to him, but he's going to find it different now he's leader rather than just a semi-insurgent member of the shadow cabinet," says one Labour MP.

During the leadership contest Starmer indicated he would keep many of the radical policies from the 2017 and (to a lesser extent) the 2019 manifestos: the nationalisation of various utilities, heavy taxes on high earners and a reshaping of workplace rules to help the low-paid. "The free market model doesn't work," he declared at the time. He tells the FT: "I have never been a neo-liberalist."

But MPs see his gradual approach to Brexit as a template for how he is likely to shift away subtly from Corbyn's revolutionary economic agenda. By the next election in 2024, he is expected to keep the spirit of previous manifestos – such as the need for a Green New Deal and a fairer tax system – while trimming some of the more eye-watering Corbyn-era pledges, such as mass nationalisations and the seizure of £300bn of shares.

Starmer says that arguing about old manifestos is not the way forward. "During the campaign I said a lot of water will have gone under the bridge between 2019 and 2024," he muses. "I never expected quite as much water to have gone under the bridge in the last three months."

Ed Miliband, who Starmer has brought back as shadow business secretary, lost the 2015 election on a "soft left" manifesto. But many of Starmer's allies believe that the British public is now ready for a socialist government – if not the tub-thumping radicalism of Corbyn. "I think he will bin the 2019 manifesto, bit by bit, through a series of careful crab moves," says one former shadow cabinet member. "What a crisis does is it allows you to achieve what you want and blame the crisis."

But will the final Starmer blueprint be radical enough for the large numbers of Corbynistas who mostly backed rival Rebecca Long Bailey for the leadership? Some are already braced for a betrayal. John McDonnell, former shadow chancellor, gloomily told a recent video meeting with friends that Starmer's coronation reflected "defeatism" on the part of members after so many losses.

'He is someone who works like a dog but also has a forensic intellect, which makes him a really interesting adversary for a certain prime minister'

Mark Adams, childhood friend

From top: Starmer in a 1996 documentary about the McLibel case; addressing the media in 2010 while director of public prosecutions
Facing page: Starmer in Kentish Town last month

Starmer's team knows he is likely to be defined by his response to the Covid-19 pandemic. They have spent countless hours debating how hard to attack the government and on which failings. No one doubts the leader's grasp of detail. His first prime minister's questions saw him carefully filleting the government over its struggle to increase testing capacity.

Mark Adams, a childhood friend, describes Starmer as a perfectionist who "does everything to the nth degree. I once asked him why he gave up playing the flute and he said, 'If I can't practise every day, I can't be top level, so I don't want to do it,'" he recalls. "As a lawyer, he would work on cases until 3am and get up at 7am and feel fine. He is someone who works like a dog but also has a forensic intellect, which makes him a really interesting adversary for a certain prime minister who is the opposite of that."

Tulip Siddiq, a Labour MP who knows Starmer well, says she does not want to "pretend he's the Messiah. But having someone with integrity is important... yes, he is a little bit dull but he will get Johnson on detail."

Holding the government to account will test Starmer's abilities as a strategic thinker. The sheer scale of state intervention in March – at the cost of tens of billions of pounds – has raised huge questions about the kind of society that will emerge in the aftermath of the calamity. It may be harder for Labour to differentiate itself from a Tory government that is subsidising the wages of millions and has temporarily taken control of the rail and bus industries. Yet some believe that the historic scale of the crisis could play to Labour's strengths as the party of the oppressed and left-behind.

Starmer himself says all the usual political questions have gone out of the window. "A lot of the early questions in the leadership campaign were obviously very much about 'which bits of Jeremy Corbyn do you associate with'? To some extent the scale of the task now has changed pretty profoundly."

One question is whether he will be prepared to get his hands dirty in the looming political blame game over Britain's response to the pandemic and whether it was woefully under-prepared. "Good leaders are able to use crises to their advantage,"

says one party official. "When you think about the financial crash, David Cameron and George Osborne used it to frame a narrative about Labour's 'over-spending', which we [have] struggled to shake off ever since."

Ellie Mae O'Hagan, a leftwing Labour columnist, says some leftwingers voted for Starmer because they felt "chastened" by the 2019 defeat and were willing to accept a soft-left leadership if it brought a Labour government closer. "They voted for him, but I think they had doubts that he would compromise too easily and be too concerned with appeasing the establishment," she says. "They are still giving him the benefit of the doubt, but I do think they are worried he is not mounting enough of a challenge to the government over coronavirus."

Allies suggest Starmer will play a straight bat while gradually piecing together the equivalent of a "legal case" against the government. Many vociferous Corbynista members – some of whom voted for Starmer – already want him to take a more aggressive tone. During prime minister's questions on April 29, he said the government's ramping up of critical care capacity was an "amazing piece of work", prompting a torrent of criticism on Twitter.

But one senior MP says that opposition at a time of such fundamental crisis – when the public is still behind the government – requires deft footwork. "At the end of the day, we want the government to succeed in defeating coronavirus," she says pointedly.

This is a tricky time to be an opposition leader anywhere. Premiers around the world, including Boris Johnson, have seen their popularity spike as voters rally around incumbents. Yet Starmer believes he has the stamina to rebuild the party over the next five years and persuade the public that it is fit for government. "There's a lot of work that we have to do to restore trust across the country."

Right now he was meant to be touring the UK listening to voters: instead he is holding a series of Zoom-based ("Call Keir") town hall meetings with the public.

Kibasi describes him as the most "centred" Labour leader for a long time, lacking the egotism of most politicians. "Arguments about political cunning are not going to cut through with him," he says. "He is more likely to do what he considers the right thing, in the public interest, which is what he's done all his life. He will do what is right rather than opportune."

Falconer says Starmer has been looking and sounding "less buttoned-up" since winning the leadership. "A great political leader needs political definition, which is still yet to come," he says. "You also need to be absolutely in command of the Labour party, that is fundamental, and that is the bit that he is very well-equipped to do."

One reason members backed Starmer is because of his gravitas: they could imagine him sitting behind a desk in Downing Street alongside a red box full of policy papers. Turning that dream into reality still requires the party to win at least 124 seats at the next general election.

Blair remains the only Labour leader to have won an election since 1976 and Starmer is conscious of the "mountain" ahead of him. "I don't think it's impossible but I do think it's a challenge," he admits. FT

Jim Pickard is the FT's chief political correspondent. Additional reporting by Jane Croft

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'There's a lot of work that we have to do to restore trust across the country'

Keir Starmer

REVOLUT'S FOUNDERS PLAN TO UPEND THE BANKING INDUSTRY.

BUT CAN THE MOST HYPED FINTECH IN EUROPE REALLY GROW UP?

Fanatical customers, a hard-charging work culture and huge growth: the company founded by Nikolay Storonsky and Vladyslav Yatsenko has stolen a march on many established rivals. Now the need to mature into something resembling a traditional bank has never been more important. *Nicholas Megaw* and *David Crow* report. Portraits by *Benjamin McMahon*

On a chilly Wednesday night earlier this spring, a hundred or so Dubliners gathered over pizza and cans of Brooklyn Lager at the top of The Academy, a trendy co-working site. There was plenty to do in the Irish capital that evening, one of the last before the city would be closed down by coronavirus. Bars were teeming with locals and tourists sipping Guinness to live music, while the Irish National Opera was performing Engelbert Humperdinck's *Hansel and Gretel*, at the nearby Abbey Theatre. Yet the people milling around in The Academy had eschewed the city's legendary culture and nightlife to celebrate a different shared passion: their bank.

They were there to attend a "RevRally", an event held periodically in cities across the world for fans of Revolut, a London-based fintech company that has gained cult brand status. More than a decade after the financial crisis, most banks count themselves lucky if their customers view them with indifference rather than abject hatred; the industry has become a byword for unfair fees, poor customer service and nefarious practices. But since its launch in 2015, Revolut has managed to build a small army of die-hard fans among its 12 million customers. "My brother says I could be a salesman for them," says Keith Lally, a 40-year-old in software sales who was attending the event.

Revolut was originally set up to help travellers avoid expensive foreign exchange fees by offering a mobile phone app and card that let them change money into about 30 different currencies at market rates. For the vast majority of customers, it is still not a full-service bank – it does not yet write any loans, for instance – but the app has expanded rapidly to offer a wide range of products from stock and cryptocurrency trading to daily budget management. This is all part of an effort to turn customers who downloaded it for an occasional holiday into daily users. Its weighty steel cards – available only to those who subscribe to its £12.99-a-month "Metal" service – have become a fashion accessory for some users.

After an hour of chat, the RevRally-goers in Dublin took their seats to hear presentations from company executives. "It was very informal and relaxed," recalls Lally. "They had senior leadership there, talking about their vision and taking questions from everyone." Attendees are asked to spread the word and Lally, who regularly recommends the service to others, is only too happy to oblige. "They say the referral model is important for them because they don't want to spend too much on conventional advertising," he says. "That gives them more of an ability to invest in their product."

It's this kind of customer commitment that has seen investors sink more than $800m into Revolut, making it Europe's joint most-valuable financial technology start-up along with Swedish store credit company Klarna. Its $5.5bn valuation has cemented Revolut's status as one of the most promising companies in fintech, a loosely defined group of businesses that are trying to fuse traditional financial products with more sophisticated technology, and stealing a march on established lenders struggling to modernise due to their ageing IT systems and costly bricks-and-mortar branch networks.

Yet Revolut's transformation from insurgent start-up to global financial services player has been bumpy – and is far from complete. Its disdain for the norms of the "corporate world" has been a key part of the company's appeal to customers. But it has also helped stoke controversy. An aggressive approach, overconfidence and resistance to criticism have strained relations with politicians, regulators and even a vocal subset of customers and former staff. In April last year, as the negative headlines started to concern investors, the company promised it would "grow up".

'THE TOP TEAM SACRIFICE EVERYTHING. IT'S LIKE BEING AN ELITE ATHLETE... I COULDN'T DO IT'

A REVOLUT INVESTOR

The Financial Times has spoken to more than a dozen current and former senior Revolut executives, along with investors, customers and rivals, to determine whether Europe's most-hyped fintech has really changed into a financial services company with the potential to upend the banking industry. As the coronavirus crisis poses the biggest test Revolut has faced in its short five-year history, its attempts to mature are more urgent than ever. Its response will not only determine whether the company can meet its founders' grand ambitions, but also have a knock-on effect on the wider fintech universe that has developed alongside it.

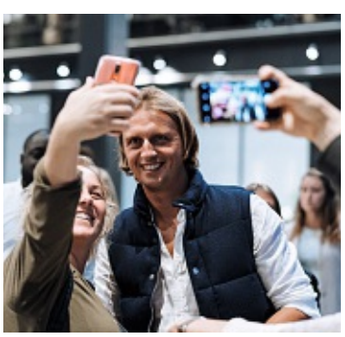
Revolut's success thus far has made one of its founders the UK's youngest self-made billionaire. Nikolay Nikolayevich Storonsky was born in 1984 in Moscow. The son of a senior engineer at state-owned gas company Gazprom, he studied physics and became a champion swimmer at the Moscow Institute of Physics and Technology. Having started his career as an equity derivatives trader at Lehman Brothers, he switched to Credit Suisse in 2008, shortly before the financial crisis. It was there that he met his co-founder Vladyslav Yatsenko, a software engineer who previously worked at Deutsche Bank and UBS.

Despite having lived in the UK for 14 years, Storonsky speaks with a thick Russian accent and fixes whoever he is talking to with an intense stare. He spends less time in the pool these days, but still has an athletic build. In an interview in Revolut's recently expanded Canary Wharf headquarters in early March, he said he was confident that the company would become a "financial super-app". He wants to follow in the footsteps of companies like Alipay and WeChat Pay, which have revolutionised financial services in China by replacing cash – and banks – as the main way to pay for more than $17tn-worth of transactions a year.

Storonsky's ambitions have grown exponentially since his first interview with the FT in May 2016, when he talked about taking on supermarkets and the UK Post Office to win a foothold in the market for foreign exchange services. However, as for almost every other business, coronavirus has dramatically changed the outlook. Two weeks after Storonsky made his optimistic forecasts this year, Revolut had to start contacting customers to

From top: Revolut's cards, including the weighty one issued to customers of its Metal service, are popular with 'finance bros'; Monzo, its fintech peer, opted for a more colourful approach; Bó, Royal Bank of Scotland's experiment with app-based banking, lasted less than six months

Scenes from a RevRally held in Stockholm last September



dispel viral online rumours about its imminent collapse.

The pandemic, he wrote in an email, allowed "rumours and false information to spread quickly", but he wanted to reassure people that "it's business as usual". That wasn't entirely true: Storonsky was one of just 10 employees left in its headquarters, while its 23 other offices were empty with 2,500 employees forced to work from home. The company also had to ask staff to swap their salaries for shares in an effort to conserve cash.

Storonsky tends to avoid the gossip traded by other executives in London's loose-lipped fintech industry, although he enjoys an intensive debate on the future of banking. He quit Credit Suisse to start a business on the same day he received a British passport in 2013. "I had several ideas, but the reality is you can't build a business and be in a normal job on the payroll... [and] what was keeping me in the job was my visa."

His long hours and commitment to his work have become notorious. "He's one of the most focused, intense individuals I've met," one early staff member says. "I was there nine months before I knew that he was married with children... And I didn't learn it from him." Defenders say this uncompromising attitude has been key to Revolut's success. One investor says the top team "sacrifice everything, it's like being an elite athlete... I couldn't do it."

But this approach has fuelled accusations of a toxic working environment for staff, especially at the lowest levels. Reports last year highlighted several cases of prospective employees being asked to perform unpaid work as part of the recruitment process. The company's press team said it stopped the practice "immediately" after learning about it, despite having previously used the same exercise when advertising for PR roles.

Turnover in some key areas has been unusually high: the company has had four heads of compliance – the individual responsible for ensuring it meets regulatory rules – in five years. The first specialist brought in to help reform the group's culture left after just 12 months.

Revolut has aggressively pushed back against any criticism of its regulatory controls, but sometimes struggled to maintain a consistent response to concerns about its culture. Within minutes of acknowledging the company had suffered some "growing pains" in an interview last year, Storonsky returned to defensively insisting that "I just don't think anything is wrong" with its approach.

'WE'RE STILL IN THIS MODE OF ACTING LIKE IT'S DAY ONE, THAT'S WHAT REALLY EXCITES ME'

NIKOLAY STORONSKY

The technology industry has long fostered a cultish obsession with visionary founders. The legendary Palo Alto garage where William Hewlett and David Packard started their company in 1938 has made it on to the National Register of Historic Places as the "birthplace of Silicon Valley". But the trend cuts both ways. In recent years, investors have voiced concern about the outsize influence of founders. WeWork had to cancel its initial public offering in part because of disquiet over its founder Adam Neumann, who was eventually forced out. Travis Kalanick had to leave Uber, the ride-sharing app he helped set up in 2009, following a shareholder revolt.

Banks are different. They derive their strong-and-stable image in part from the fact that their leaders are easily replaced. With the exception of JPMorgan, which is inextricably linked to Jamie Dimon, its charismatic and long-serving chief executive, most lenders style themselves as institutions in which high-ranking executives are interchangeable cogs in a larger machine.

Revolut's founders like to joke that they're unimportant, since the company's ultimate aim is to build a technology platform of such sophistication that they are no longer needed. "We're automating ourselves now," Yatsenko says. Despite their protestations, however, fintechs have developed more like tech companies in terms of the symbiosis between firm and founder.

There are certainly echoes of Storonsky's background in the hard-charging world of trading in the image he has created for Revolut. Whereas rival Monzo's coral-pink colour scheme and anthropomorphic mascot highlight a playful ambition to "build a bank with everyone", Revolut's gunmetal steel cards suggest something colder and cooler than its peers. Anecdotally, at least, they are popular among the "finance bros" who work in the City of London. The average customer looks almost exactly like Storonsky: 35 years old, professional, urban and male. The company says 60 per cent of its total account holders are men, but doesn't provide any data on the split among its most active users.

While most fintechs have focused on one or two geographic markets or specific products, Revolut has followed the sometimes controversial approach of US-based start-ups like Uber and WeWork, quickly planting flags in as many places as possible. It now operates in more than 30 countries, helping it storm ahead of Monzo and other domestically focused rivals such as Starling in terms of revenue and customer numbers. With more than 12 million accounts opened, Revolut also has more than twice the number of customers of its closest European rival, Germany's N26.

"Focusing on travel at first helped," says Pinar Ozcan, professor of entrepreneurship and innovation at Oxford University's Saïd Business School. "Rather than going for a full banking licence from the beginning and spending months going through regulators, it became popular before a lot of others were even able to launch their current accounts."

As business faces the worst pandemic of modern times, the February fundraising deal that valued Revolut at $5.5bn, more than twice as much as Bank of Ireland, Ireland's largest traditional bank, is another factor in its favour. The company entered the crisis in a more secure position than most of its peers, some of which have already had to sack or furlough hundreds of staff. "You're going to have winners and losers, and quite a few losers," says Aurelie L'Hostis, fintech analyst at Forrester Research. "The crisis is going to massively impact the fintech sector. Revolut has been pretty lucky to raise a huge amount of money just before the crisis hit."

If it is unable to make it through and complete its transition into a major financial institution, investors will question whether any fintech can survive. ▶

Scrutiny of Revolut has not been limited to its workplace culture. Combating financial crime has proved difficult even for the largest global banks: Danske Bank is still under criminal investigation in several countries over a €200bn scandal centred on its Estonian branch. The string of departures in compliance has exacerbated concerns that start-ups such as Revolut will be similarly vulnerable to regulatory missteps. "A lot of fintechs, because they have limited resources, first focus on the customer-facing technology and make the user interface as good as possible but put less focus on back-end issues like compliance," warns Ozcan.

Revolut discovered a spate of attempted money laundering activity in 2018 and some former staff have criticised its past compliance practices, but it has never been publicly criticised by regulators, unlike some other banking start-ups. It has, however, faced scrutiny over the decision to base its European bank in Lithuania – hardly a major centre for international finance.

Revolut received a banking licence in December 2018, saying it had picked the country for its "incredibly fintech-friendly environment". However, the Baltic region has been involved in a string of banking scandals in recent years and some worry about whether such small economies can safely support a major multinational bank.

"Fintech is prone to the same risks that the financial sector faces... [and] the technology brings its own new risks," says Stasys Jakeliunas, a Lithuanian MEP who has waged a political campaign against Revolut. "It is difficult for supervisors to control because of a lack of resources and the huge number of companies arriving at the market."

Jakeliunas, whose parents were exiled for criticising Lithuania's Soviet rulers, was initially worried by local media reports that attempted to link Revolut to the Russian government. Storonsky's father is the deputy director-general of Promgaz, the research institute of Gazprom, while DST Global, one of Revolut's largest backers, has previously invested money from Russian state-owned businesses elsewhere.

Storonsky issued a carefully worded letter in January 2019 trying to address such concerns about Russia, while being "respectful of the history" of Lithuania. He said his family background was "irrelevant", denied any suggestion Revolut was funded by the Kremlin and cautioned that "scaremongering campaigns" could deter foreign investment. However, his comments did not assuage Jakeliunas's more fundamental concerns about its presence in the country: Revolut plans to use Lithuania as a base for banking activity across the rest of central and eastern Europe, potentially leaving the small economy exposed if the bank runs into problems elsewhere.

Jakeliunas led an unsuccessful attempt to block Revolut's licence on national security grounds last year, when he was an MP and chair of the Lithuanian parliament's budget and finance committee. Now he has brought his concerns to Brussels, where he sits on the European Parliament's economics committee. A new fintech working group is set to interrogate regulators and firms over the opportunities and risks in the sector. After the failure of his local campaign, Jakeliunas says "this issue is of systemic importance, and potentially not only for Lithuania".

Yet the majority of Storonsky's critics are more concerned that Revolut has simply grown too fast to stay on top of the complexity of running a global financial services platform. "I never saw a clear mission or vision," the early employee says, pointing to the decision to introduce cryptocurrency trading just as the price of bitcoin hit an all-time high in late 2017. "The crypto add-on was just because crypto was hot... I cannot for the life of me tell you what overall problem Revolut is addressing."

Storonsky admits the company hasn't always followed a grand plan. "You try things, sometimes they work, sometimes they don't," he says. In his telling, rapid expansion and shifts in focus are a sign of strength: "Some [products] didn't work out, but we became much better at building as a team, and much more precise in our ideas."

The company lost more than £55m between 2015 and 2018 – but it has not been particularly spendthrift by industry standards. Royal Bank of Scotland spent almost £100m on launching Bó, its attempt at an app-based bank that closed after less than six months. Goldman Sachs' effort to move into consumer banking, Marcus, lost $1.3bn in its first three years. Last year, Yatsenko said that, if anything, "internally we get depressed because we could be a few times faster".

Opening page and above: Revolut founders Nikolay Storonsky (left) and Vladyslav Yatsenko in the company's London offices in March

'I NEVER SAW A CLEAR MISSION OR VISION. THE CRYPTO ADD-ON WAS JUST BECAUSE CRYPTO WAS HOT'

A FORMER REVOLUT EMPLOYEE

GETTY IMAGES; HERMAN CORAON

18+

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Growing pains are a problem for any tech start-up that expands quickly – customer numbers can swell before a company has the resources it needs to service them. As Revolut has added account holders, some report their experience has started to deteriorate. The company's attempts to ensure that money launderers cannot infiltrate the platform has resulted in some genuine customers having their accounts locked for lengthy periods of time.

The company has tried to bat away accusations that its efforts are starting to impact its clientele. However, emails sent by Revolut staff in December and seen by the FT confirm that it has been struggling under the weight of rising demand. "Having to wait for so long without a reply is definitely not a part of the normal process and has been due to some internal issues, coupled with a great demand for services," one Revolut staffer wrote to a customer whose account had been locked for several weeks.

Revolut initially put its faith in the power of technology to help it avoid the friction that has hurt more established banks. But the company has started to tacitly admit that computing power alone is not enough to repel financial criminals while also servicing its genuine users. Although it is relatively easy to scale up cloud computing technology, the same cannot be said for human compliance and customer service specialists. Revolut has had to hire 1,000 of these since last June. "In the end, it's all about people," says Storonsky, a startling admission for someone who once said "the whole point of a fintech is about automation".

The company's attempt to transform into something more akin to a traditional bank is also evident at the top of Revolut, which has recently hired a string of executives and directors from the very industry it is trying to disrupt. In part, these changes were forced on the company by its investors. Its February fundraising took longer than planned because shareholders demanded evidence that it was on the road to becoming a more mature company that could turn a profit. "We've always loved the scale of Nik's ambition... even if it sounded totally fanciful at the beginning," says Martin Mignot, a partner at Index Ventures, which first invested in Revolut in 2016. "Now they need to take that next step which is all about managing the governance and the complexity... and yet maintain the nimbleness and the speed of innovation that has made them successful in the first place."

City grandee Martin Gilbert, Revolut's new chairman, golfing with Rory McIlroy

Storonsky's choice for Revolut's inaugural chairman highlights its attempts to move towards the mainstream. Martin Gilbert, who joined in January, is co-founder of fund management giant Aberdeen Asset Management and the prototypical City grandee: a whisky-swigging bon vivant who has golfed with Donald Trump and is a regular at the World Economic Forum in Davos. Revolut declined to make Gilbert available for interview.

One person who used to work closely with Storonsky says that in the past he "had no respect for experience" and that "he used to say '30 years in the industry is just 30 years learning the wrong things to do'". Now Storonsky insists that Gilbert's decades of experience are "invaluable", although he explains that this is because "he found all the wrong ways to do things so you don't need to experiment again. More experienced board members pass their experience to you."

Organisationally, the business is also behaving more like a bank. A year ago, Storonsky said one of the company's biggest strengths was the way it avoided "bureaucracy" by having dozens of small decentralised teams "[moving] in different directions". Today, he says that approach led to bottlenecks. The regulatory team, now headed by Chris Singh, a former banking supervisor, has changed its tune to one of more collaboration with peers and regulators. This is a marked shift from its previous stance that some critics simply didn't understand Revolut's business model.

A year after the company promised to "grow up", coronavirus is now providing the first real test of whether the transformation has taken root. Some things haven't changed. Storonsky remains unapologetic about his own attitude to work, arguing that "if you just relax, at some point the company will stagnate". Catching up via video chat from the company's near-empty office in late April, he says Revolut has had to become more efficient. "It forced us to look at our whole structure," he says. Teams have been centralised and contracts with suppliers have been renegotiated. "The business became much better organised and structured."

'NOW THEY NEED TO TAKE THAT NEXT STEP... YET MAINTAIN THEIR NIMBLENESS AND SPEED OF INNOVATION'

INVESTOR MARTIN MIGNOT

It will need to be. Despite its efforts to diversify, Revolut's biggest source of revenue is still the transaction fees generated whenever someone makes a purchase with their card. With global travel frozen and economies around the world in lockdown, transaction volumes are down around 45 per cent, Storonsky says. He says that will translate into a "double digit" revenue fall, although he declines to give precise details. He believes the company will be profitable by the end of 2020 despite the impact of the virus. However, a planned secondary share sale allowing staff to cash in their stock options after the February investment has been slashed in size because of a lack of investor demand.

Still, the timing of its last fundraising round puts Revolut in a better position than many. "We're cash rich," Storonsky says. "Some companies just became very cash poor." He hopes to look for new ways to reach its original audience, through potential bargain acquisitions in areas such as selling flights or car rentals.

The bigger test of investor belief is likely to come after the economy emerges from the crisis. Revolut will eventually have to win over public investors for what could be one of the UK's largest ever IPOs. In part, this is because Storonsky believes customers have more faith in the safety of publicly traded banks. But it is also because Revolut is running out of other options to fund its growth.

The company's rise has certainly caught the eye of executives at Europe's biggest banks, many of whom quietly carry one of its cards. But retail and business banking has so far been more resistant to disruption than other sectors. Although these executives admire Revolut's achievements, few have either the ability or appetite to pay a premium for a company that is already worth $5.5bn. "At the kind of valuation they're heading towards, that leaves you with about five potential acquirers who have that kind of cash to hand," one ex-employee said.

Some in the City salivate at the idea of working on such a high-profile listing, but completing it could be easier said than done. Markets have grown more wary of domineering founders in recent years – and Revolut's have cashed in some of their stock, a move that often raises eyebrows among investors. Storonsky and Yatsenko sold $25m worth of shares after an earlier funding round in 2018 – representing only a fraction of Storonsky's total but almost 20 per cent of Yatsenko's holding at the time.

"If you compare it with something like WeWork – it is less extreme, but there is a bit of that here," says the former colleague. He said many of the recent changes designed to show Revolut has grown up were pushed on them by regulators at the Financial Conduct Authority, and not all staff have welcomed them.

"You've got to find a balance – there's a risk you start getting in a few bankers because of regulatory pressure and, before you know it, the culture changes," one long-serving employee says. "I hope that isn't the future."

Storonsky admits that along with growth comes pressure to change. "As we became bigger and bigger, we began to be treated [like] a bank..." But he insists the company's soul will stay intact, and still peppers his conversations with references to technology companies and their founders. "We're still in this mode of acting like it's day one, that's what really excites me," he says. "We're still a start-up." FT

Nicholas Megaw is the FT's retail banking correspondent.
David Crow, previously the FT's banking editor in London, is now US coronavirus correspondent

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DO ANDROIDS DREAM OF ELECTRIC GUITARS?

Inspired by Eurovision, the AI Song Contest set out to discover whether computer algorithms can be programmed to compose a hit song. *Nic Fildes* enters a world of bizarre lyrics, atonal melodies and a 'koala synth'. Illustrations by *Jamie Cullen*

> magine assembling a crack team of musicologists to compose the perfect Eurovision hit, only to end up with a song that crescendos as a robotic voice urges listeners to "kill the government, kill the system".

That was the experience of a team of Dutch academics who, after an experiment in songwriting using artificial intelligence algorithms, inadvertently created a new musical genre: Eurovision Technofear.

The team – Can AI Kick It – used AI techniques to generate a hit predictor based on the melodies and rhythms of more than 200 classics from the Eurovision Song Contest, an annual celebration of pop music and kitsch. These included Abba's "Waterloo" (Sweden's 1974 winner) and Loreen's "Euphoria" (2012, also Sweden).

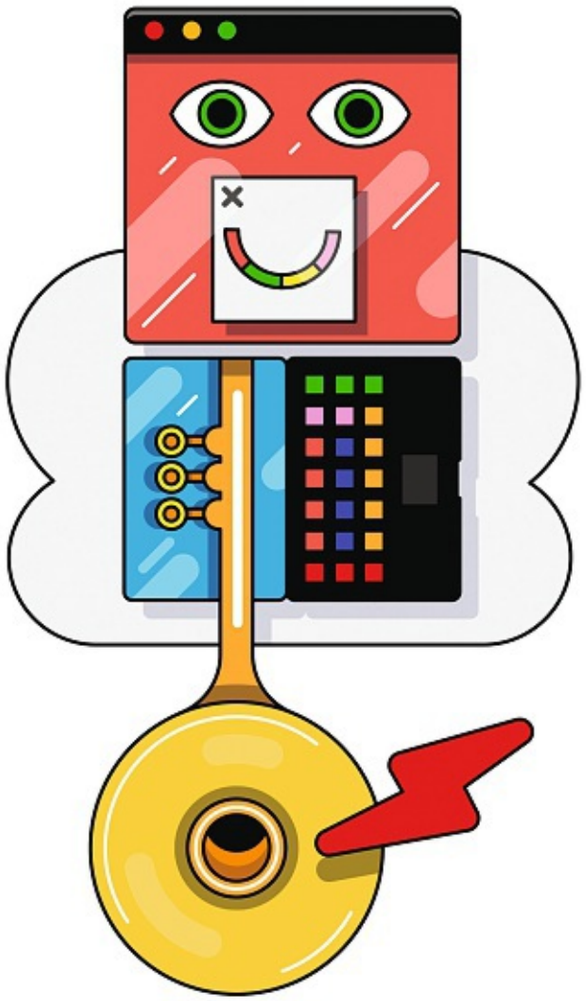
But to generate the lyrics for the song "Abuss", which they hoped to enter in the inaugural AI Song Contest this year, the team also used a separate AI system – one based on the social-media platform Reddit. It was this that resulted in a rallying cry for a revolution. Like the notorious Tay chatbot developed by Microsoft in 2016, which started spewing racist and sexist sentiments after being trained on Twitter, the fault lay with the human sources of data, not the algorithms.

"We do not condone these lyrics!" stresses Janne Spijkervet, a student who worked with Can AI Kick It and ran the lyric generator. She says the Dutch team nevertheless decided to keep the anarchist sentiment to show the perils of applying AI even to the relatively risk-free environment of europop.

The use of AI in music composition is now on the cusp of the mainstream as more musicians and songwriters look for tools that inspire different types of music. The AI Song Contest, organised by Dutch broadcaster VPRO, is one of the first events to take the process of using algorithms to compose original music out of academia and avant-garde experimentation and into the commercial world.

The competition is inspired by Eurovision and has gained greater prominence since the cult event, which was due to take place in Rotterdam this month, was cancelled due to the coronavirus pandemic. The European Broadcasting Union, which organises the 64-year-old contest, has endorsed the computer-based version and will act as a vote supervisor.

The AI version is a much smaller affair, with only 13 entries in its first incarnation (compared with the 41 countries that were due to compete in Rotterdam). However the quirks of the original contest ▶



‘An Australian entry has the same sheen as a chart-topping dance hit but with a distorted AI-generated chorus of koalas, kookaburras and Tasmanian Devils’

◂ have come to the fore in the AI world as well. Alongside “Abuss”, which its creators describe as atonal and creepy, sits an Australian entry with the same sheen as a chart-topping dance hit but with a distorted subliminal AI-generated chorus of koalas, kookaburras and Tasmanian Devils.

Meanwhile, the song “I’ll Marry You, Punk Come”, composed by German team Dadabots x Portrait XO, used seven neural networks in its creation. The resulting piece of music blends lyrics from babble generated from 1950s acapella music with AI-generated death-metal vocal styles and a chromatic bass line spat out of a neural network trained on Bach’s canon.

The contest will be judged along the same lines as the established competition with a public vote tallied against the opinions of a panel of expert judges. Ed Newton-Rex, who founded the British AI compositional start-up Jukedeck, is one of them. He explains that the panel will be looking at the process of how machine learning was applied as well as creative uses of algorithms – such as the “koala synth” – and the quality of the song. The judges will also be asked to factor “Eurovisioness” into their thinking, although he admits, “I have no idea what that means.”

VPRO does not expect “billions of people” to tune into the event but says that many Eurovision fans will follow the livestreamed announcement of the winner on May 12. The hope is that the computer version could itself prove a hit and pave the way for AI to influence Eurovision proper through song composition or, over time, robotic performance. “That is my dream,” says Karen Van Dijk, the VPRO producer who came up with the concept.

A performance given by The Sex Pistols at Manchester’s Lesser Free Trade Hall in 1976 – where, legend has it, almost everyone in the tiny audience went on to form their own band – became known as the “gig that changed the world”, and was deemed a genesis point for a musical revolution. The equivalent for AI music took place in the winter of 2019 in Delft, the picturesque Dutch town known for its fine pottery and as the birthplace of the painter Johannes Vermeer. The city’s university was hosting the 20th conference of the International Society for Music Information Retrieval when a proposition was put to the academics in attendance.

Van Dijk announced that she was organising the first “Eurovision for computers” and needed entries. When Holland’s Martin Laurence won the Eurovision Song Contest in 2019, amid her euphoria Van Dijk pondered whether AI could be harnessed to lock in more hit songs for the country. “I was naive. I thought we could create the next Eurovision hit with the press of a button,” she says.

Van Dijk arrived in Delft bearing data gifts. An Israeli composer had created a spoof Eurovision song the year before, called “Blue Jeans and Bloody Tears”, using a cache of data extracted from the Eurovision catalogue. That data was bought by VPRO and provided to the entrants as a stimulant for their own experimentations. For some, it also allowed them to rekindle pop-star ambitions.

Tom Collins, a music lecturer at the University of York, and his wife Nancy Cartwright, an academic at Lehigh University in Pennsylvania, had a garage band called The Love Rats when they were doctoral students. When Collins heard

‘The hope is that the computer version could pave the way for AI to influence the Eurovision proper through song composition or, over time, robotic performance’

about the AI Song Contest, he was inspired to “dust off his code” and get the band back together by using AI to write a song. He initially worked with Imogen Heap, the English singer-songwriter and audio engineer, but coronavirus-related travel restrictions halted those efforts. Instead, he and Nancy worked over a weekend on “Hope Rose High”, which he describes as an “eerie power ballad” inspired by the lockdown.

The husband-and-wife team turned to an AI lyric engine called “theselyricsdonotexist” to generate robotic poetry with an optimistic feel. Cartwright says the AI’s suggested lyric “and then the mist will dance” seemed ridiculous until she listened again to some of her favourite songs and started hearing what sounded like nonsense. “Radiohead don’t make a lot of sense but I still love them,” she admits. Collins adds that the mist lyric also fits with the Eurovision theme: “You can imagine the massive smoke machines kicking in.”

While the duo did not enter the contest with the aim of winning, others saw an opportunity to test whether AI could be used not just to write a song but to pen a hit. Ashley Burgoyne, a lecturer in computational musicology at the University of Amsterdam and a member of the team behind “Abuss”, used the “Blue Jeans” dataset to create a “Eurovision hit predictor”.

That data suggested that melodies with hooks of three to seven notes and songs with simple rhythmic patterns scored the highest. It also showed that a certain level of atonality – where it is hard for the ear to identify the key – was crucial to Eurovision success. Yet Burgoyne believes that despite a handful of “stinkers” being included in the data, the results reflected a paucity of the negative information that is needed to successfully train the system – in this case, songs that didn’t reach the finals.

He compared the issue to Netflix recommendations that suggest “a load of crap” after you have watched a high-quality TV series. “If you believe quality exists, then AI isn’t good at finding it. How do you define [what is] a good song even in the world of Eurovision?” he says.

The use of subliminal voices supposedly encouraging devil worship in heavy metal music was a cause célèbre in the 1980s. Few would have expected that subliminal Tasmanian Devil voices would be influencing europop 30 years later.

Caroline Pegram, head of innovation at Uncanny Valley, the music technology company behind the Australian entry, wanted to pay homage to the wildlife that had been killed during the 2019-20 bushfires in Australia. A zookeeper friend gave her videos of Tasmanian devils “going absolutely wild” and blended the screeches with the sounds of koalas and laughing kookaburras to create an audio-generating neural network using technology developed by Google’s creative AI research project Magenta. They called it the “koala synth”.

It proved that AI can create unexpected results. “It was a happy accident. Everyone thought I was insane – literally insane – but the koalas have sent out a positive message and it is a strong and catchy sound,” says Pegram.

The koala synth adds a new Antipodean angle to the Eurovision story – Australia has only been permitted to compete in the contest since 2015 when the European Broadcasting Union allowed its entry.

Justin Shave, who produced the song, explains that the DDSP – differential digital signal processing – technology it employs has since been used to generate the sounds of violins, trumpets and even a choir of drunken men. “That one didn’t work so well,” he admits.

Unlike the more academic entrants, Uncanny Valley comes from a musical background, having produced songs for Aphex Twin and Sia. The group had already planned to enter an AI-composed song in the main song contest.

They now hope that the AI Song Contest will help to dispel concerns in some parts of the traditional music community that the technology could lead to musicians losing their jobs if computers take over.

Geoff Taylor, chief executive of the BPI, the UK’s music trade body, and head of the Brit Awards, says the “new horizons” of AI are exciting but urges caution.

“We also need to guard against the risk that AI might in certain respects be deployed to supplant human creativity or undermine the cultural economy driven by artists. Such an outcome would leave our societies and our cultures worse off,” he says.

His fears have been stoked as some of the world’s largest technology companies, including Google and TikTok owner Bytedance, have moved into the compositional space. But Anna Huang, a resident at Google’s Magenta and a judge on the AI Song Contest, says Big Tech is attracted to AI musical composition by scientific curiosity, not a desire to take over the music world.

“Music is a very complex domain. In contrast to language, which is a single sequence, music comprises arrangement, timbre, multiple instruments, harmony and is perceptually driven. It is also very referential,” she says.

AI could also have a democratising impact on the creation of new music, says Huang. She cites her own experience at high school in Hong Kong, when some of her classmates were already composing for full orchestras. Huang was a musician too and believed that computer science could develop new methods of musical composition, something AI can potentially deliver.

That was demonstrated via an interactive Google Doodle launched in March last year that encouraged users to input a simple melody. The AI, developed by Magenta, then generated harmonies in the style of Bach. Within two days, the lighthearted doodle had created 55 million snippets of music.

Newton-Rex, who sold his company to China’s Bytedance last year, says musicians need to see AI as a tool to stimulate creativity – a spur that helps new ideas or disrupts habits – rather than a threat. “Every time I sit down at the piano, I play the same thing,” he says, adding that AI is already creeping into sophisticated drum machines, arpeggiators and mastering software, and that it will always need human curation. “What does AI music sound like? It sounds like nothing without a human element.”

Next week, the AI Song Contest may push the use of this technology on to the main stage and dispel some of the concerns about its growing influence. As Pegram says: “Some musicians fear we will end up building machines pumping out terrible music – but we need to rage with the machine, not against it.” FT

Nic Fildes is the FT’s telecoms correspondent

Ben Schwartz (right) with his comedy partner Thomas Middleditch

‘We’re gonna get cheers, and we’re gonna get people who are like, what are these two grown men *doing*?’

From *Parks and Recreation* to *House of Lies*, Ben Schwartz has made a name for himself playing the loveable jerk. As his new Netflix specials launch, the actor and writer talks to *Henry Mance* about improvisation, making people laugh and what it’s like to live with a comedian in lockdown

Henry, you gotta show your face! How dare you, Henry? I’ve never been double-crossed so early in an interview!”

On TV, Ben Schwartz is all energy – big hair, swinging limbs, quick answers. On Zoom, the American actor and writer is not dissimilar. Everything, even the fact that my laptop camera is not working, is a cause for comedy.

“I can tell you what I think you look like from your voice. Do you want me to tell you?” he asks rhetorically. “Eight-foot-one, 62 pounds. Really short fingers for a really tall person.”

My video eventually works, and Schwartz contains his disappointment to find out that we are dressed “kind of the same”. He consoles himself with a joke about speaking to the Financial Times: “My assumption is that 90 per cent of this is going to be talking about the Dow.”

Schwartz is best known for playing the absurdly annoying Jean-Ralphio in NBC’s *Parks and Recreation*. Now, with his comedy partner Thomas Middleditch (the Mark Zuckerberg-esque character in HBO’s *Silicon Valley*), he is bringing improvised comedy to TV – in the form of three Netflix specials.

“Netflix took a chance. It’s a hard risk for someone to give you airtime when they’ve no idea what you’re going to do,” says the 38-year-old New Yorker. “We’re gonna get cheers, and we’re gonna get people who are like, ‘What are these two grown men *doing*?’”

Most of us would probably prefer to be in quarantine with Sarah Palin than do improv in front of a live audience. But for Schwartz, this form of comedy has been an obsession for nearly two decades. He’s been doing it long enough that there is never “a bad, bad show”.

“It’s like training a muscle,” he explains. “One of the big things is to listen – I’m actively listening when someone is talking to me, instead of being on my phone.”

Comedy is definitely in demand. As death rates from coronavirus surge around the world, people are looking for an escape. And with isolation losing its novelty, TV viewers want that most social experience – laughter.

For Schwartz, this urge has manifested itself in watching a video of a baby flipping a bottle on a loop, as well as gorging on old Mel Brooks films. “I want to laugh and release my anxiety, and figure out why I’m waking up at 5am and not able to go back to sleep,” he says.

Before the pandemic, Schwartz was starting to come into his own as a performer. He was the lead voice in *Sonic the Hedgehog*, which, after being reanimated following a disastrous trailer, was the US’s third-biggest box office hit of the year so far. He co-starred opposite Billy Crystal in the lyrical indie film *Standing Up, Falling Down*, about a failing comedian and his alcoholic dermatologist.

Best of all is *Space Force*, a classy comedy about the military under Donald Trump, which launches on Netflix later this month. Schwartz stars alongside Steve Carell, John Malkovich and Lisa Kudrow. It cleverly dodges Trump ▶

◂ himself, who is almost too extreme to satirise, and focuses on the struggles of those trying to put his bizarre wishes into practice.

"Obviously none of my stuff really matters at all," says Schwartz, clutching his overgrown fringe like he's drying a wet towel. "But it's such a weird thing for my career to be having this nice little upward whatever, and we're all trapped."

Quite a few people are now trying to entertain themselves in an empty room. If anyone can show us how it's done, it's an improviser like Schwartz.

Is lockdown a glorious time for a writer? He demurs. "I sold a script [a comedy starring himself and Sam Rockwell], I'm writing that now, but I find it very difficult to concentrate because I'll go on CNN and I'll see the world is ending."

Schwartz adds: "It's a little hard to pull any of that shit off... And don't even get me started on working out. I am so unmotivated to work out it's insane."

A dog – a miniature goldendoodle – interrupts, nuzzling at Schwartz's groin. "I love dogs. Especially now. Dogs are great."

Are comedians good people to be in lockdown with? "You don't want to be in quarantine with a comedian that needs attention all the time. When I'm on stage, I love to make people laugh. But once I'm home, a little bit – not a ton. There are some people it's non-stop bits. That would drive someone absolutely insane."

Schwartz has the confidence of a guy who loved high school. The son of a social worker and a teacher, he studied anthropology and psychology at college, and fell into comedy for want of a better plan. When he became obsessed with improv, his parents agreed to support him financially as if it were graduate school.

"I did nothing but make money and do comedy, because I didn't want it to go away. There's probably a piece of that still in me – the idea of failing, and it all going away, is terrifying because this is the thing I really love to do."

All comedians start at the bottom. Schwartz's improv career began at the Upright Citizens Brigade school in a New York basement, where unspecified liquids leaked from the supermarket above on to the stage. He worked as an intern in exchange for free classes; his responsibilities included changing the rubbish bags catching effluent from the pipe. "We'd be performing and looking at the bag... I was in two different shows where the bag burst, and it was f**king vile."

What UCB lacked in hygiene, it made up for in creativity. Amy Poehler and Aziz Ansari, both of *Parks and Rec*, performed there; Alec Baldwin and Mike Myers would stop by. "It just felt like such a cool place – all the funniest people in the world were there, and nobody really knew about it... It blew my mind that they could be so funny."

Schwartz's best-known characters are, to put it bluntly, jerks. "Bring me the opposite of him," Ron, a protagonist of *Parks and Rec*, says after meeting Jean-Ralphio. In *House of Lies*, a comedy about management consultants starring Don Cheadle, Schwartz's character is not much better.

"Most of my characters have false confidence. Jean-Ralphio thinks he's always nailing it. I really

Schwartz at a special screening of his recent film 'Sonic the Hedgehog'

'I sold a script, I'm writing that now, but I find it very difficult to concentrate because I'll go on CNN and I'll see the world is ending'

like playing people who have that confidence but probably are kind of stupid," shrugs Schwartz.

In *Space Force*, which imagines the chaos and cronyism of Trump's plans to put "boots on the moon", Schwartz plays a media adviser known almost universally as "F**k Tony". He irritates just about everyone, while taking charge of writing a daily "culturally relevant" tweet for a four-star general.

"There's a lot of very serious stuff happening, and I'm like the injection and craziness," says Schwartz. He protests that Tony is "a real human being", unlike Jean-Ralphio, who ends up "a muppet".

Schwartz writes as well as performs. Early on, as a page at David Letterman's show, he pestered the producers until they looked at his jokes. He set up a website – Rejectedjokes.com – and wrote screenplays and books. He moved to Los Angeles in early 2009 and was among a group of writers who won an Emmy for Hugh Jackman's opening number at that year's Oscars.

Since then, he has sold "five or six scripts and you have never seen one of them... It's so hard to get a movie made." He was due to direct an independent film before lockdown struck. But studio backing remains elusive. "Think about how few comedies are being made. It's really crazy because I grew up on [Adam Sandler's] *Billy Madison*, and every Steve Martin movie, and every Bill Murray movie."

Like many people, he is unclear how writers will respond to the epidemic. "Do you have to mention it? I wonder if people are going to be like, 'Let's just move on.' For me, I think I can watch [only] one or two great movies made by great film-makers about what's happening."

One of the biggest rules in improv is you say, 'Yes and...'" Schwartz is now busy explaining to me. "You add to the idea that someone else did. You say any sentence – you don't have to be funny, just any sentence like you're about to initiate a conversation with me."

I ask if Schwartz has had lunch.

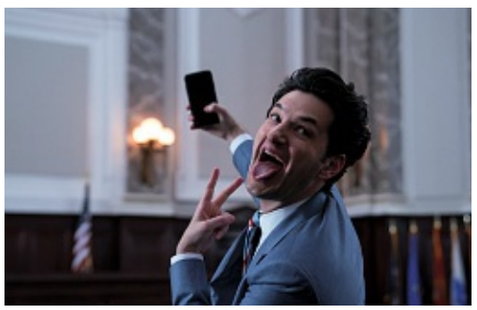
"OK, not supposed to start with a question. But 'Have you had lunch' is great. If I said 'no' and stopped, then the conversation is over. But if I said, 'Yes and I cannot believe what I just ate', then all of a sudden you have something to respond to. We're building off each other."

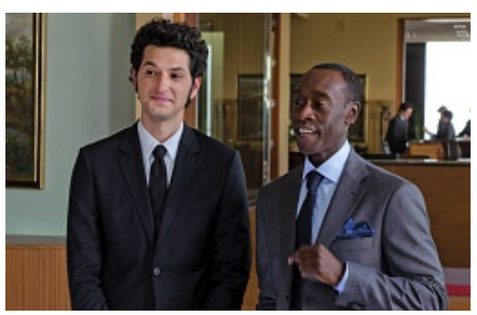
In their show, Schwartz and Middleditch start by asking the audience to suggest an event they are dreading or excited about. Something comes up – a law exam, a wedding – and the comedians probe with two or three questions.

"I usually get a drink of water, and then we look at each other. I look at Thomas to see if he has an idea to start off anything, and if it doesn't look like he does, or if I have a good one, I'll come in. But I don't have the whole show in my head – all I have is a starting point."

The specials see Middleditch and Schwartz barely containing their own laughter as they swap characters. But beyond the slapstick, improv is a deliberately ambitious art form. "The phrase we use at UCB is you'd always play to the top of your intelligence. You never play [like] the audience will not understand something. Even if it's an obscure reference to *Teen Wolf*, a Michael J Fox movie from the eighties, you don't dumb down what you're thinking because you're not sure that the audience can keep up. You never want to treat the audience dumb."

'If it brings me joy, and I'm not ruining the audience's day, I'll keep doing it'





From top: 'Space Force'; 'Standing Up, Falling Down'; 'House of Lies'; 'Parks and Recreation'

People have asked the pair if they plan to do promotion on Instagram Live, the platform of choice for many performers under lockdown. But Schwartz isn't keen. "It would be weird if the first time that people saw us doing improv would be two people Zoom-ing on their Instagram. Let's let the specials be the thing that they see – as opposed to, 'Oh yeah, I saw those guys do improv, one of their WiFis was terrible.'"

Schwartz is unmarried and has no kids. He is often viewed as a big child – because he plays video games, watches Disney movies and voices animated characters. "I do all the things that made me happy as a kid," he says.

For him, one of the advantages of improv is that it doesn't require him to open up. If he were a stand-up, he might have to riff on his sex life, his family, his Jewishness. "I'm one of those people who doesn't talk about my personal life... In improv, nothing is ever me or anyone I care about."

His humour is reflexive, rather than reflective. *Standing Up, Falling Down* is perhaps the closest he has come to revealing much of himself. He plays a 34-year-old comedian who has to move back home with his parents. I enjoyed it, but left wondering what story Schwartz has of his own to share.

"I really love making people laugh... My comedy doesn't come from a terrible moment in my life. I think comedy was used for me to make friends, comedy was in my family always."

Speaking to Schwartz, you get the sense of Hollywood as an endless hustle – always looking for the next rung on the ladder. Do the established stars he works with have the same struggles?

"I wouldn't even say struggles. [It's] work ethic. [Don] Cheadle works his ass off, Billy Crystal right now is writing two scripts, just directed something. The people who stick around are the people who work their asses off. Jim Carrey – constantly working, when he came in to act he'd have a billion ideas... Billy Crystal had a great line once, 'You never let them see you working.' You do all your work beforehand. When you get on stage, you don't let them see you struggling."

Could he still be doing improv in 20 years? "When I was a kid coming up, I wondered what the expiration date was. I wondered what the expiration date of being a wizard pretending you're transporting into another wizard's asshole is." He stops himself. "Please don't make that the goddamn focus of this article! I don't know what the expiration date is... If it brings me joy, and I'm not ruining the audience's day, I'll keep doing it."

In his career, as on stage, Schwartz seems happy to embrace the uncertainty. Right now, that feels like an approach we could all learn from. FT

"Middleditch & Schwartz" is available to stream now, and "Space Force" is released on May 28, both on Netflix. Henry Mance is the FT's chief features writer

NETFLIX; SHOUT! STUDIOS; GETTY IMAGES; ALAMY; AARON EPSTEIN/NETFLIX

Ravinder Bhogal Recipes

How to hack your snack

From across the couch, I watched my husband eat tortilla chips – the kind with a neon-orange coating that grips you with addictive, salty blasts. He balanced the toothsome triangles of corn between his fingers, popping them into his mouth without blinking. He brushed the fluorescent cheese dust from his beard and poured out the dregs from the bottle of white Sancerre. We were in the first flush of our Netflix membership and had just consumed 16 hours of *House of Cards* in one sweaty, white-knuckled weekend. My stomach rumbled. To be honest, I can also polish off a family-sized bag of radioactive chips in under an hour – but they make me feel sort of empty and blah.

Good TV deserves a snack upgrade. To achieve optimal snackability, your morsel must have texture and taste, it must be easy to eat and not require too much faffing. From French fries to stuffed potato skins and latkes, potatoes make perfect film fodder. They are a staple in my kitchen, ticking all my comfort-food boxes – crunchy, starchy, salty and ever so slightly sweet.

This dish is a play on *patatas bravas* via Korea. The potatoes are simply boiled and left to languish in butter until dark and caramelised before being dressed up with a feisty list of toppings. Instead of Spanish salsa, there is kimchi; rather than aioli, there is Japanese mayonnaise. And it's all finished off with crunchy peanuts, shards of prawn crackers, spring onions and sesame seeds as respite from the numbing heat of the kimchi. The combination adds up to a complexly flavoured dish, perfect for grazing on when you just can't bear to press pause on that season finale until you know exactly what happens next. FT

Ravinder Bhogal is chef-patron of Jikoni. jikonilondon.com; Instagram/ @cookinboots

Kimchi patatas

- 500g Jersey Royals, sliced in half lengthways
- Sea salt
- 30g butter
- A few drops of sesame oil
- 300g kimchi, shredded
- 30ml tamarind paste
- 1 tbs light soy sauce
- 5 tbs Kewpie Mayonnaise (or ordinary mayo mixed with a ½ tsp of sugar and the juice of half a lemon)

To garnish

- A large handful of roasted salted peanuts, roughly crushed
- 1 tbs of sesame seeds, toasted
- 8 spring onions cut on the diagonal
- A handful of picked coriander leaves
- A handful of spicy prawn crackers, broken up

1 — Boil the potatoes in salted water until tender. Drain well.

2 — Melt the butter in a pan and add sesame oil. Place the potatoes in the hot fat cut side down and cook until crisp and brown, then drain on tissue paper.

3 — In a bowl, stir the kimchi, tamarind and soy together.

4 — Arrange the potatoes on a platter cut side up. Drizzle over the mayo and top with kimchi, nuts, sesame seeds, spring onions, coriander and shards of prawn cracker. Serve immediately.

Photographs by Joakim Blockstrom

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Jancis Robinson
Lockdown Wine

Part two *Reds*

It seems only a moment ago that it was relatively easy for British wine drinkers to find something interesting for £7 a bottle. Thanks to successive increases in UK wine duty and a steady decrease in the value of the pound, this threshold seems to have risen to £10 remarkably quickly.

American wine drinkers seem much less cost-conscious. In the US, it is rare to find a good bottle for $12, the current equivalent of £10; in certain quarters, any bottle costing less than $100 is viewed as rather good value. Continental Europeans blessed with minimal duties on wine must be horrified by such prices.

My recommended lockdown reds vary in price from just below £10 to a little under £20, which is where I think the sweet spot of wine value is to be found today.

Great value can often be unearthed in some of the cheapest wines from impeccable producers. A good example is the Crianza Rioja from CVNE, a historic family company whose wines have yet to disappoint me and whose more ambitious bottlings can outlast many a fine red bordeaux. The current vintage is 2016, which means that the wine is much more mature and complex than most reds on sale at about a tenner today, which tend to be 2018s or 2019s. This screwcapped, refreshing, recognisable Tempranillo has enjoyed a year in Rioja's traditional American oak casks. It is widely available and sits on many a supermarket shelf as well as with the independent retailers listed right.

As proof that independents can offer just as good value as the big retailers, Yapp Bros of Wiltshire, founded half a century ago by a local dentist, has a delicious rioja that's two years older but only slightly more expensive than the CVNE. It's another Crianza, 2014 this time, sold as Marqués de Zearra from the Petralanda bodega of Fuenmayor. Really productive wine regions such as Rioja, Languedoc, Côtes du Rhône and Bordeaux, where pricing has to be competitive among the lower ranks, can be of serious interest to bargain hunters.

There are few bargains to be had from the rocky slopes of the Catalan wine region of Priorat but, rather like the CVNE wine, Camins del Priorat is a blend of bought-in fruit given a magic touch by local superstar Álvaro Palacios. Concentration and winemaking competence in abundance shine through this blend dominated by Garnacha and Cariñena.

Good Beaujolais has been underpriced for years, ever since the world fell out of love with Beaujolais Nouveau in the 1990s. An interesting new wave of younger producers is trying to make wines that are serious, well-priced competitors to red burgundy, but the wines I really cherish are fresher, lighter, fruitier examples that don't have to be aged and could only come from the granite hills north-west of Lyon. A beautiful example is the 2018 Beaujolais-Villages grown on the granitic soils of Lantignié by Domaine Rochette.

Morgon is one of the special villages of the Beaujolais region that has its own appellation. Within it, the Côte du Py traditionally makes wines that can be pretty tough in youth and need quite a time in a cellar to show what they're made of. But Yapp has an example from Arnaud Aucoeur, another 2018, that is already gorgeously voluptuous. It might also age ▶

As imagined by Leon Edler

'Great value can often be unearthed in some of the cheapest wines from impeccable producers'

Recommended reds

- CVNE Crianza 2016 Rioja 13.5% *£9.29 Dennhofer of Northumberland, £9.45 Cheers of Wales, £9.99 Majestic, £10 Edencroft of Cheshire, £10.95 Winedirect.co.uk, £12.29 Christopher Piper of Devon*
- Marqués de Zearra Crianza 2014 Rioja 14% *£11.50 Yapp Bros*
- Ch Juvenal, Les Garrigues 2017 Ventoux 14% *£12.20 SevsloWine.com*
- Dom Rochette 2018 Beaujolais-Villages 13.5% *£13.95 Lea & Sandeman*
- Arnaud Aucoeur, Côte du Py 2018 Morgon 13% *£14.95 Yapp Bros*
- Ch La Guérinière 2016 St-Émilion 14% *£15.75 Haynes Hanson & Clark*
- Zorzal, Eggo Franco Cabernet Franc 2018 Tupungato 14.5% *£16.50-£19 various independent retailers*
- Tim Smith Bugalugs Shiraz 2018 Barossa Valley 14% *£17.95 Lea & Sandeman*
- Wickhams Road Pinot Noir 2019 Gippsland 13.2% *£18.50 Stone, Vine & Sun*
- Carsten Migliarina Grenache 2017 Wellington 13.5% *£19.95 Yapp Bros*
- Álvaro Palacios, Camins del Priorat 2018 Priorat 14.5% *£19.75 Woodwinters, £23.49 Noel Young, £23.50 Berry Bros & Rudd, £24.95 Philglas & Swiggot*

Tasting notes on Purple Pages of JancisRobinson.com. International stockists from Wine-searcher.com

◂ beautifully, but for the moment the tannins are completely smothered in ripe Gamay fruit grown on a perfect site.

While the upper ranks of Bordeaux are tying themselves in knots of dubious worth trying to launch their embryonic 2019s – even in a pandemic – the vast amount of red bordeaux made on thousands of less glamorous wine farms is one of the world's best sources of value. Like The Wine Society, Haynes Hanson & Clark has long worked harder than most at sniffing out the Bordeaux bargains. I was impressed by all four of its recent finds that I tasted, from £10.65 to £16.95 a bottle, but best-value, I think, was Ch La Guérinière from the superb 2016 vintage. The Rambaud family's Merlot and Cabernet Franc vines are grown in the far south-east of the appellation, obviously with great care, as this ripe, rich, velvety wine with a fresh top note tastes not unlike a lesser Pomerol.

It is perhaps telling that an Argentine counterpart to this wine, Zorzal's Eggo Cabernet Franc, is more expensive and less mature – but it is super-fresh, having been deliberately picked

'The red bordeaux made on thousands of less glamorous wine farms is one of the world's best sources of value'

early and aged in concrete ovoids that are supposed to encourage circulation of the lees and will certainly have cost more than the old concrete tanks at Ch La Guérinière. The Michelini brothers' UK importers describe methods here, high in the Andes, as a "non-invasive winemaking process that puts austerity before exuberance". There's certainly a texture and tension to this wine that contrast sharply with the flesh of the St-Émilion.

Grenache is enjoying unaccustomed enthusiasm today. Former London sommelier Carsten Migliarina makes a fashionably transparent, feather-light, Pinot-like version from old vines in South Africa. Even better value, sold by another ex-London sommelier, Severine Sloboda, via her new online wine business in Glasgow, is Ch Juvenal 2017 from the up-and-coming Ventoux appellation and a great vintage in the Rhône. Top local consultant Philippe Cambie advises and 20 per cent Syrah adds backbone that suggests the wine will last longer than the price implies.

Shiraz is Australian for Syrah and comes in far more styles than many northern hemisphere wine drinkers realise. I loved Tim Smith's Bugalugs 2018. The warm, spicy nose is pure South Australia, just like the heady perfumes of Henschke's beautiful, but considerably more expensive, 2015s that I have just been enjoying. But Bugalugs is clearly made to be drunk immediately rather than aged. It has sweetness but not heaviness or toughness on the palate followed by the saline finish that Shiraz/Syrah often has.

And finally, an even less typically Australian Australian wine, a fine, savoury Pinot Noir from the fashionably cool, damp region of Gippsland on the Victorian coast for under £20 a bottle. Franco D'Anna makes this Wickhams Road wine at his Hoddles Creek winery in the Yarra Valley where his fellow winemakers are exasperated by his user-friendly prices. FT

More columns at ft.com/jancis-robinson

FANTASY DINNER PARTY

SIMON KUPER

As part of our new series, the FT columnist selects his perfect venue, food, wine and company for a post-lockdown celebration

We would be celebrating the permanent end of the lockdown, so I'd want to travel as far as possible. Dim sum is my favourite food, and I would invite **George Orwell**, **Hannah Arendt** and **Joseph Heller** to meet me for brunch in the **China Club** in Hong Kong.

Orwell and Arendt would instantly recognise the repression happening outside. They could explain to me what on earth is going on in the world, and whether there is any hope. Heller could make fun of everyone. I'd shut up and eat.

I'd have the peak version of each guest: the Orwell of late wartime, before he got badly ill, early 1950s Arendt and the Heller of 1961, when *Catch-22* appeared. They would all be in their forties, so, chillingly, I'd be the old buffer.

From Paris, I'd bring **foie gras** and the cheese course – a platter from my local fromagerie, with triple helpings of the tangy 36-month **Comté**. It would remind Arendt and Orwell of their time in Paris, though I'd have to reassure Orwell that no Parisian restaurant kitchens were involved in the making of the food.

My colleague **Jancis Robinson** would be *sommelière*. I like wine in an ignorant, philistine sort of way, and the couple of times I've eaten with Jancis, the pleasure of her company is enhanced by her quietly masterful way of appropriating the wine menu (normally a source of stress and bafflement to me) and choosing just the right glass for each course.

I trust the chefs of the China Club on the dim sum, but I'd fly in **my late grandmother** to bake her Hurry Up Chocolate Cake for dessert. Afterwards, I'd take a tub of her icing home and eat it sneakily from the fridge when she wasn't looking. I have lost a bit of weight in quarantine, so this would be my chance to pile it all back on. FT

Simon Kuper is an FT columnist based in Paris

GETTY IMAGES

Food quiz

Tim Hayward

Which restaurant included the Egg Bender among its dishes? How long should an authentic Neapolitan pizza be cooked for? Our food writer tests your gastronomic knowledge. Illustrations by *Namyoung An*

1. *Köttbullar*, *frikadeller*, *albóndiga* and Cecils. What do they have in common?

2. The French call it *crème anglaise* (English cream). What do the English call it?

3. If an egg floats, is it fresh or stale?

4. Who lives in a pineapple under the sea?

5. Which biscuit is mentioned 30 times in Lampedusa's *The Leopard*?

6. According to the Associazione Verace Pizza Napoletana, for how long should an authentic Neapolitan pizza be cooked: 30-60 seconds, 60-90 seconds or two minutes?

7. In 1974, the American National Standards Institute issued K100.1-1974 (a revision of K100.1-1966), safety code and requirements for which important product?

8. What is the common English term for the herb *methi*?

9. What is the common name for the seeds of the prickly ash, which create a sensation in the mouth described in Mandarin as *málà* or spicy numbness?

10. Which food product was invented by Momofuku Ando in 1958?

11. Which biscuit is an essential ingredient in an Old Fashioned?

12. *Saccharomyces pastorianus*, named in honour of Louis Pasteur, is used in the production of what? (It may help you to know its alternative name *S Carlsbergensis*.)

13. What process is used in the production of *surströmming*, kimchi and soy sauce?

14. Including the ones ending in large claws, how many legs does a lobster have?

15. Sercial, Verdelho, Bual and Malvasia are the four main styles of what?

16. Teruel, Virginia, York and Parma are famous for the production of what?

17. Cadbury, Fry's, Rowntree's, Huntley & Palmers and a particular brand of oats, had what in common?

18. What piece of cooking equipment was invented by Nobel laureate Gustaf Dalén and first manufactured by Swedish company Aktiebolaget Svenska Gasaccumulator?

19. Thaw (2005), Pea Soup 60°/4° (1999) and Two Ways of Presenting Chicken Curry (1995) were famous dishes at which restaurant?

20. The Shanty Brunch, the Brown Derby and the Egg Bender were famous dishes at which restaurant?

21. Which biscuit comes in Gentoo, Chinstrap and Emperor varieties?

22. The names for an Indian spice mix and a Sicilian fortified wine differ by one letter. What's the letter?

23. You probably have a Cavity Magnetron in your kitchen, operating at about 2,450MHz. What do you call it?

24. Two spices can be obtained from the nutmeg tree. One is nutmeg, what is the other?

25. According to a 1991 tribunal ruling, is a Jaffa Cake a cake or a biscuit?

26. If, since entering lockdown, you've found *Lactobacillus Sanfranciscensis*, *Saccharomyces exiguus* and *Candida milleri* growing in your kitchen, what should you do?

27. What do ziti, penne, manicotti and rigatoni pastas have in common?

28. Victoria sponge, Battenberg cake and apple Charlotte have what in common?

29. Traditional British sausages vary by region. Cambridge sausage, for example, uses sage, cayenne and nutmeg; Wiltshire includes ginger; Yorkshire includes cloves. What's different about a Glamorgan sausage... and

30. a Lorne sausage?

tim.hayward@ft.com;
@TimHayward

Answers 1. They are all meatballs. 2. Custard 3. If an egg floats in water, it's usually a wrong 'un – a principle also adopted by medieval witchfinders 4. SpongeBob SquarePants 5. Garibaldi is mentioned 30 times in *The Leopard*, though, to be entirely fair, only in the context of the Italian general. He visited England in 1854 and the biscuit was named after him 6. 60-90 seconds 7. The dry martini 8. Fenugreek 9. Szechuan pepper 10. Instant "pot" noodles 11. Bourbon 12. Lager 13. Fermentation 14. Ten 15. Madeira 16. Ham 17. All four companies were started by Quaker families 18. The Aga cooker 19. El Bulli 20. Wimpy 21. Penguin 22. Masala is a spice mix, Marsala is a wine. So R is the distinguishing letter 23. Microwave 24. Mace is the lacy outer coating of the nutmeg 25. It is, to everyone's relief, a cake – at least for VAT purposes 26. Bake. It's one of the many combinations of life in a sourdough starter 27. They are all tubular. 28. All named after members of the royal family 29. It's made with cheese and leeks with no meat 30. It's square

Bunker Food

Hanna-Johara Dokal

'Since I can't see my grandma, I decided to elevate her chocolate almonds by baking a cake and topping it with almond-butter icing'

For the first six years of my life, I terrorised my mother by refusing to eat anything except a very specific brand of peanut butter, either on toast or simply by the spoon. She packed jars of it when we went on holiday, in fear that I would shrivel into nothing.

As it turns out, I suffer from a dairy and gluten allergy that was only discovered when I was 20 years old – and that may explain my previous behaviour towards food. Today, I have a much broader palate but there is still a shelf dedicated to the nutty spread at home.

About five years ago, I tried something new – almond butter – and I couldn't believe I hadn't discovered it before. Almonds have played a central role in my life. As a child, they were my favourite thing after peanuts, so it shouldn't have taken me so long to try them crushed into a spread.

Due to their high levels of vitamin E and B2, almonds are considered a "brain food" in India. My grandma would peel and soak a bowl of them overnight during our exams because they "help you remember". I would get phone calls at 7am during my GCSE week, with her yelling down the line: "Don't forget to eat almonds!"

She roasted a batch every week. When my cousins and I had our weekly movie night at hers, they were dipped in chocolate and mixed with a bowl of popcorn (her take on a trail mix). She completed festivals and celebrations with creamy and syrupy desserts topped with toasted almond shavings. She addressed every illness with *paak*, an almond fudge akin to an energy bar, packed with cardamom, ginger and saffron.

In lockdown, I long for the warmth of my grandma, her house and her food. Video calls just aren't cutting it any more.

I want to smell her ginger and garlic frying, her rich curried chickpeas and, of course, her almonds roasting. I can cook all those things myself but the end result is never quite the same as hers – never as layered and never as lovely.

The other day I had two distinct cravings: one was for a chocolate cake (thanks to the slew of pandemic-baking Instagram posts), the other was to visit my grandma. Since I can't do the latter, I decided to elevate her traditional chocolate almonds by baking a chocolate cake and topping it with almond-butter icing.

This cake is suitable for vegans and the gluten-intolerant. "Free-from" baking isn't far off Depression-era cakes when butter, eggs and milk were expensive and in short supply. Substitution is a great skill to have in times like these, when traditional essentials are scarce. ▶

Hanna-Johara Dokal is an FT journalist

HANNA-JOHARA DOKAL

Recipe on page 44

Continued from page 43






Grandma's chocolate almond cake

Chocolate sponge
- 250g plain, gluten-free flour
- 2 tbs cocoa powder
- 1 tsp baking powder
- 300g apple sauce
- 200g muscovado sugar
- 200g dark chocolate (most are dairy-free, check ingredients)
- 50g vegan butter/spread
- 60g maple syrup
- 1 tsp vanilla extract

Almond butter icing
- 200g vegan butter/spread
- 80g almond butter
- 80g icing sugar
- 1/2 teaspoon vanilla extract
- Shredded almonds

1 — Pre-heat your oven to 160C (fan assist)

2 — Sieve together the dry ingredients (flour, cocoa powder and baking powder) in a large bowl. Stir them together so they're evenly distributed.

3 — If you have apple sauce with chunks in it, blend it in a food processor until completely smooth.

4 — In a bain-marie, slowly melt the sugar, chocolate, butter and maple syrup until smooth.

5 — Pour the chocolate mix into the dry ingredients, then add the apple sauce and the vanilla extract and whisk together until a pourable batter has formed.

6 — Grease two baking tins that are the same size, and evenly distribute the batter between them. Bake on the middle shelf for 40-45 minutes. (You can alternatively bake in one tin and slice the cake in half.)

7 — While the cakes are baking, whisk together the icing ingredients (add more sugar or some cornflour if the spread becomes too soft.)

8 — Once the cakes have cooled down, spread the icing liberally on one and sandwich them together, then ice the top. Sprinkle with shredded almonds.

Tip
If you can't find gluten-free flour, you can source gluten-free oats and process them until powdered, creating oat flour.

Games

A Round on the Links
by James Walton

All the answers here are linked in some way. Once you've spotted the link, any you didn't know the first time around should become easier.

1. In the 1870s, William Morris regularly visited which Staffordshire market town to learn about dyeing?

2. Ireland's longest bridge, opened earlier this year, is named after which mother of a US president?

3. Which 1912 play by George Bernard Shaw reaches its climax in the Roman Colosseum?

4. Which song by Dawn featuring Tony Orlando was the best-selling single of 1973 in both Britain and the US?

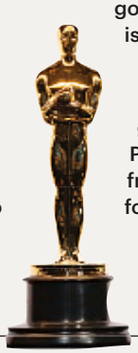
5. Which Scottish professional football team has the longest name of any in Britain?

6. Narcissus is another name for which flowering plant?

7. In the sitcom *Frasier* (above), what's the nickname of the presenter of KACL radio's sports show?

8. Which 2000 martial arts movie was the first foreign-language film to be nominated for 10 Oscars – a record equalled only by *Roma* in 2018?

9. In the Harry Potter series, which type of creature is born gold, but as an adult is pure white?

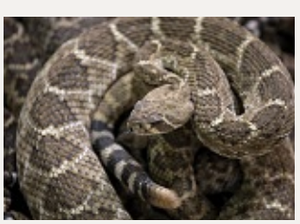


10. On which vessel did former governor Chris Patten sail away from Hong Kong following the British handover of the territory to China?

The Picture Round
by James Walton

Who or what do these pictures add up to?

+



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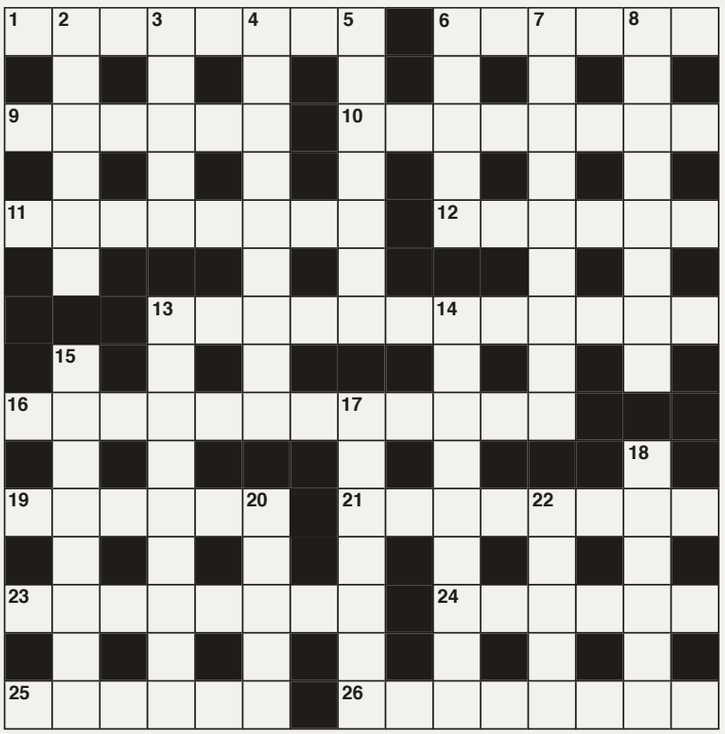
Answers page 10

The Crossword
No 487. Set by Aldhelm



The Across clues are straightforward, while the Down clues are cryptic.

ACROSS
1 Note on a stave (8)
6 Contributory circumstance (6)
9 Island of Arthurian legend (6)
10 Regularly (8)
11 Pleasant (8)
12 Power or service cut (6)
13 Useful detail (12)
16 By the by (12)
19 Court sport (6)
21 Polluted precipitation (4, 4)
23 Impasse, deadlock (5-3)
24 Eat (6)
25 Colouring pencil (6)
26 Abridge (8)

DOWN
2 Revolution for current unit's renovation (6)
3 What's covered by cat – a long claw (5)
4 Manual for nasty break for part of the car (9)
5 Beat toff to function (7)
6 Almost overlooked sacrifice (5)
7 Cream lace (9)
8 Force head of organisation to get bail-out (8)
13 Emotion of coping badly around an unknown number (9)
14 Pass wild lions without one conflict (9)
15 A New Testament version is re-edited leaving out an angel (8)
17 Deal in art that's ascendant with very loud characters in charge (7)
18 Feel longing for absent American wife (6)
20 Utensil quickly put round pie's top (5)
22 Scoundrel and dissolute character grabs thousands (5)

Solution to Crossword No 486

GILLIAN TETT

PARTING SHOT

Why a Chinese pity package of face masks sends a bigger message

Last week, I received a package at my home in New York from a kind Chinese friend in Beijing. It contained medical personal protective equipment, including highly sought-after N95 respirator masks (not all masks are created equal: some only protect people from exhaling the virus, rather than inhaling it – the N95 protects from both). "It's easier to get PPE here," my friend explained, noting that he had been horrified to hear about the dire shortages in the US (as well as other countries such as the UK) – and had sent the package in sympathy.

As I gratefully distributed masks to some vulnerable neighbours and medical workers that I know, I realised that this was a symbolic moment. First, and most obviously, it highlights how the geopolitical order is changing. A couple of decades ago – say, during the 1997 Asian fiscal crisis – aid, along with pity, tended to flow from west to east. This is now being reversed.

Second, the issue of PPE is exposing a much bigger question for a country such as the US: how far should it rely on the free market to supply basic goods? And how far should it tolerate (or encourage) state intervention in a time of crisis?

There are no easy answers, let alone a settled national view. When coronavirus hit, America was tragically ill-prepared. Medical staff need proper protective masks, such as the N95 device, if they are going to treat patients; so too do many other front-line workers. Meanwhile, governors of states such as New York have recently called on the public to wear simple masks – or even just cloth coverings – to prevent them from exhaling the virus.

But at the start of the pandemic, the Department of Health and Human Services only had 42 million masks in its stockpile, of which 30 million were medical masks and a mere 12 million were the prized N95. That was a scant 1 per cent of what the department itself calculated would be needed in a bad pandemic. Worse still, it did not have any way to quickly produce more, since about 80 per cent of mask production has occurred in China in recent years and key materials in the supply chain, such as the gauze inside N95 masks, are made in countries such as Germany.

All this has created a massive gap in the market. The result has been a wave of price gouging and quasi-piracy as institutions have scrambled to get hold of scarce supplies. That has left countless front-line workers dying needlessly because they have lacked proper PPE.

Last week, a friend showed me a picture of her daughter-in-law, a nurse in a Philadelphia hospital, who was wearing a snorkel and trash bags as protection from the virus, due to a lack of PPE. (I was so horrified that as soon as the care package arrived from China, I sent her some N95 masks.)

While the gap is obvious, how to fill it is less clear. In recent days, a host of entrepreneurs has jumped into the void, making and selling basic masks; on the streets of New York, there is already a vast array of fashionable styles available.

Some companies are dashing to create the higher-grade PPE, such as N95 masks. However, these bottom-up entrepreneurial efforts are unlikely to produce enough quantity fast enough, given the supply chain issues around the materials. So state entities are now joining forces to create public-private partnerships: last week, seven north-east governors came together to announce an initiative to develop their own supply chains.

'The lack of PPE has resulted in a wave of price gouging and quasi-piracy as institutions scramble to get hold of scarce supplies'

Meanwhile, doctors linked to Yale University have launched a #NeedMasksToday campaign to demand that the White House invoke the 1950 Defense Production Act on a massive scale to create PPE. After all, as the historian Douglas Brinkley pointed out, America has done this before: the DPA has been used numerous times to procure military supplies and events such as the second world war showed the power of such public-private collaboration.

However, as Yale law professor Abbe Gluck has pointed out, only the White House can invoke the DPA. State governors can not (no matter how much noise New York's Andrew Cuomo has made). And while President Trump has used the DPA sporadically in recent weeks – to instruct General Motors to make ventilators, and to keep Tyson meat factories open – he has not unveiled a sweeping, full-scale campaign to force private companies to produce PPE on a massive scale. "It's been flaky," says Gluck.

That may be a reflection on powerful business lobbying. But another underlying issue is a widespread sense of opposition to state meddling in the free market in the US. Or as Trump himself recently observed: "We're a country not based on nationalising our business."

Will this change? I hope so. Covid-19 has already overturned all manner of other norms, and using the DPA for this seems entirely sensible. But in the meantime, the rapidly emptying boxes of PPE from China are sitting in my kitchen as a striking sign of a world being turned upside down. FT

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