

Working from home:  
~~How to survive succeed?~~

*Practical advice on how to be more confident,  
more productive and more satisfied  
in the conditions of the “new normal”.*

2020

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## Preface

- Over the last few months, we have been the main characters at times of unprecedented changes. The transformation has affected the way we live, work and communicate. For us, the people at UniCredit, and for a great number of our clients and partners, this meant **quickly adapting, including to the possibility to work from home**. This form of work is becoming increasingly accessible for more and more people.
- Work from home – it sounds simple, easy and convenient. However, behind the convenience and safety, **moments of insecurity, loneliness and lack of clarity are lurking ...** It is important that you know that they all are natural human reactions. Why do they happen? Because we are not with the team every day, because we don't see the faces of our colleagues in our office, because in a remote environment we lose the most expressive means of impactful communication – face expressions, gestures, posture, tone ...
- This is the reason why we made this **book with practical advice for people in business**. The book would come in handy for anyone who occasionally or permanently works from home. It would be useful for those who are in the office and will collaborate with colleagues working from home. We have read dozens of studies and articles about the positive and also the negative effects of working from home. We have compressed as much as possible what is best in order to help you to be **more confident, productive and satisfied with the possibility to work from home**.
- **This book was written and edited from home**. It is a part of FinCulture - an innovative educational project under the initiative of UniCredit Bulbank for Social Impact Banking. We believe that the more people get informed and learn constantly how to better manage their money and their business, the more entrepreneurial, successful and satisfied they will be. Physical culture is for good health. FinCulture – for healthy finances. **We hope that you will find it useful. Wishing you every success!**

Preface



How to be a useful team member – from home



Practical guidelines for managers of remote teams



“Work from Home – Life” Balance



Effective remote communication

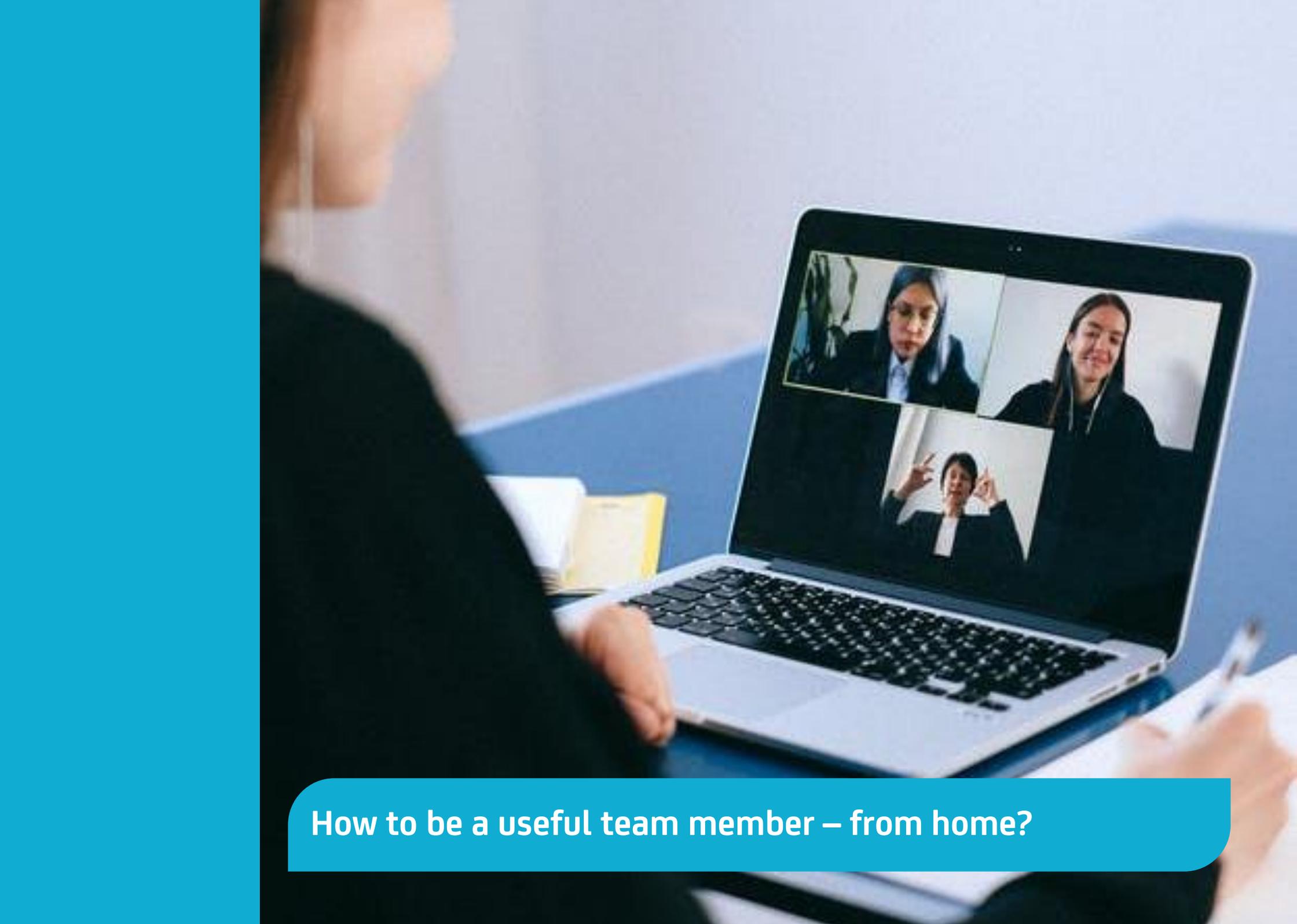


Astronauts' advice on remote working



21 ways to achieve greater productivity – from home or in the office





**How to be a useful team member – from home?**



## How to be a useful team member – from home

### Ask, ask, ask

- Do not make assumptions, but just ask – what is most important at the moment, what exactly is expected from me, have I correctly understood the task ... When we communicate without being physically next to each other, every word could be misunderstood. The only and the most simple way to get proper understanding – with our colleagues, clients, with our manager – is by asking.

### Show the best of you

- Nothing gets better noticed than people who do their best in times of crisis. Proactive and entrepreneurial people who try new things, offer help and demonstrate results are a desirable asset for any company.

### Be approachable

- Managers as well as team members should be available throughout the day within the working hours. If at a certain time you need to focus without being interrupted – share that with your colleagues and they will make sure you have that peace. If your working schedule allows you to take a break between 14:00 h. and 15:00 h. for your afternoon jogging, you should reconcile it first with your manager and your colleagues. Then you can enjoy your exercise and return refreshed "in the office" after that.

### A feeling of urgency

- Our customers expect from us fast service, quality and convenience. This suggests that we should respond as quickly as possible and without delays – replies, calls, meetings. A timely "No" is 100 times better than a late "Yes".





## How to be a useful team member – from home

### You want to change the world? Make your bed in the morning

- *“If you wanna change the world, start off by making your bed. If you make your bed every morning, you will have accomplished the first task of the day. It will give you a small sense of pride and will encourage you to do another task and another, and another. And by the end of the day, that one task completed will have turned into a main task completed. Making your bed will also reinforce the fact that the little things in life matter. If you can’t do the little things right, you will never be able to do the big things right. And if by chance you have a miserable day, you will come home to a bed that is made. That you made. And a made bed gives you encouragement that tomorrow will be better.”*, Admiral William H. McRaven during a speech, which has been watched and shared a million times, from the graduation ceremony of the students at the University of Texas, Austin.

### Wear office clothes

- The saying goes that you are first judged by the clothes you are wearing. You should not necessarily be wearing your most official suit, but a neat office outfit and not your lounging clothes will prepare you to focus on your work and will help you during online meetings to make a more professional impression about yourself.

### Be aware of your tasks for the day

- Write down your tasks for the day from the evening before. If you don’t know what those are, go back to the first tip and ask, ask, ask!

### Plan your breaks

- When you work from home, you could get carried away and forget to take a break or have lunch. In the office, it is much more simple – there will always be someone to ask you to get a coffee. It is important to note that after every 45 minutes of focused working, we should get some movement.



A woman with glasses and a white blazer is smiling broadly while sitting at a desk with a laptop. She is looking towards the right side of the frame, where a large window with a view of greenery is visible. The scene is brightly lit, suggesting a sunny day. A blue banner is overlaid at the bottom of the image.

**Practical guidelines for managers: How to lead remote teams effectively?**



## How to lead effectively remote teams?

### Prepare to spend more time individually with your people

- If until this moment, you and your team have understood each other without words, remote management does not allow for it. Every person who manages a team or a project needs to spend more time to talk with people, explain and motivate. Be open to frequent individual meetings.

### Overcommunicate

- You should discuss with your team what would be the channels for communication and the hours when you can use them. Skype, telephone, email, online meetings, WhatsApp groups and so on – there are numerous options, but do not suppose that everyone is aware of them by presumption and can use them. At least twice a week, gather your team online – even for a short meeting.

### Drastic transparency

- Increase drastically the transparency in your team – who is doing what, who is responsible for what, who will do what, who will be helping whom. Once a week, share this plan with the team and keep updating it.

### Say “Well done!” and “Thank You!” more often

- When a person is working remotely, it is more difficult to get feedback for his/her work. Instead of assuming that the person “knows”, the manager should actively be giving feedback. In the book of Ken Blanchard “One Minute Manager”, we find this valuable piece of advice: *“Catch” your people when they have done something right and praise them, instead of catching them when they have done something wrong to shame them.* The rule of thumb is: Praising should happen in front of everyone and negative feedback – in private.





## How to lead remote teams effectively?

### Celebrate together

- Victories, awards, deals, birthdays ...  
Celebrate together, even remotely. It will not be the same, but you will not have missed out to celebrate your success. Hybrid celebrations with some of the colleagues in the office and the rest of them at home are a good option for not missing any occasions.

### Manage with care, but do not micromanage

- It is the manager's duty to know what the team members are working on in order to contribute to the common goals, but he/she should not monitor every step they make. An exception can be made only in situations where the help of the manager is needed due to a lack of experience or for some other relevant reason.

### Create a feeling of urgency, but not panic

- Nowadays, changes happen a dozen times faster than 15-20 years ago. Customer expectations for fast service and quality are also on the rise. Now the competition is not only from other banks, but also technological enterprises, fintech start-ups, telecommunication companies, etc. This requires from us to be fast, not to delay giving a reply, making decisions, giving feedback. If something can be done within 2 minutes, it has to be done and then move on. How to be faster and more efficient? You can find out more in the chapter on the ways for increasing productivity





## How to lead remote teams effectively?

### Communicate, communicate, communicate

- Even in the best teams, when working remotely, misunderstandings could arise quickly. One word – written in an email or mentioned briefly at an online meeting - can be interpreted in different ways. The solution is – communicate as much as you can, ask, explain. Do not make assumptions, but make things clear immediately.

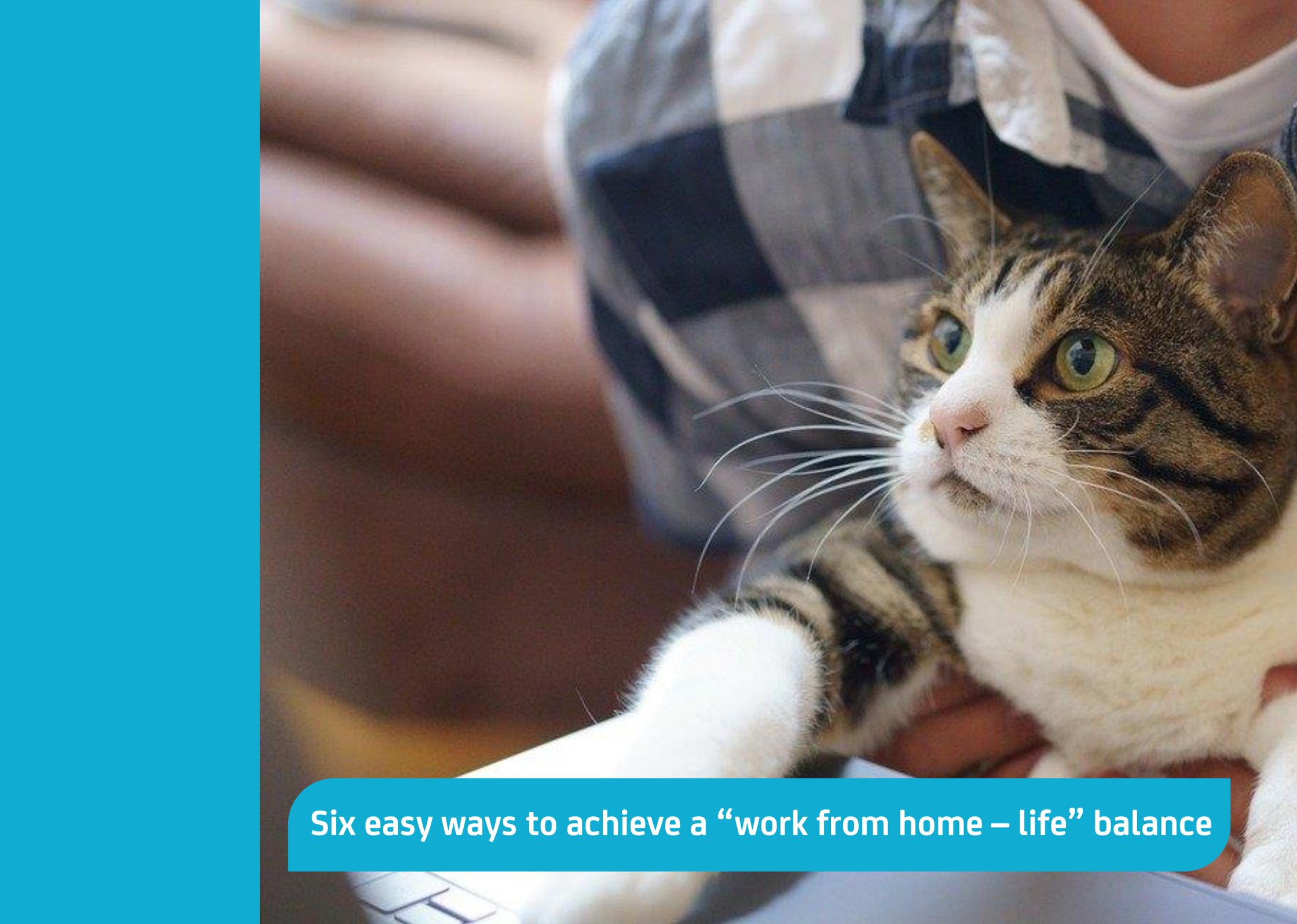
### Be approachable

- Give a clear sign to your team – when and by using what channels they can try to reach you. Again, the rule is – do not suppose that everyone knows. In a situation of remote teams, it is important that things are said explicitly, and sometimes even several times.

### Think a few steps ahead

- Teams have dozens of operational tasks. Managers – too. But it is the duty of the managers to spend time for strategic planning and share the plans with the team so that everyone could pursue one direction and concentrate on the things that matter.





**Six easy ways to achieve a “work from home – life” balance**



## Six easy ways to achieve a “work from home – life” balance

### Create your own workspace

- Even if it is small, even if only a corner, but preferably in a separate room – you should have in your home a designated workplace. This should not be the place where you eat, read or do some other activity in your free time. While it is true that not everyone can have an office room, this small workspace is important for drawing a psychological and also a physical line between your work and private life.

### Dress in office style clothes at the start of the day and change into your lounging clothes at its end

- It is true that at home we can be more relaxed about what we wear. However, surveys show that people who put on office clothes at the start of the day and change at its end, when they are at home, manage to concentrate better and are more productive.
- Mark the end of your day at work by taking off your office clothes and putting on your lounging clothes.
- Putting on office clothes is an important signal for you and at the same time it can be a useful signal to the people around you that you are “at work” and have not finished with your tasks for the day.

### Plan a lunch break

- No matter how busy you are, plan a lunch break – avoid eating at your desk. If possible, go to another room or have a walk. Either in the office, or at home – breaks are an important part of the process of switching over for high efficiency. In the long run, regularly missing out your lunch and breaks is counterproductive for your health and work.





## Six easy ways to achieve a “work from home – life” balance

### Give a clear sign to your colleagues when you are “at work” – and stick to the schedule

The usual working time could be somewhat more flexible when we work from home. However, it is important to share with your colleagues and your manager the hours when you are available and to stick to the schedule that you have agreed on with your employer. Normally, the same working hours apply for working from home compared with office work. It is in our advantage that we save time as there is no need to go to the office and back.

### Make your own plan for something to do after work

- In order to better distinguish the line between your work and private life, nothing works better than a planned personal appointment after work – meeting with friends, time for a walk, going to the hairdresser’s, etc. If you go out – this literally means that you “leave work” and switching off is much easier.

### Create a new routine for “going” and “coming back” from work

- Work-life balance happens naturally when you work in the office, because those two aspects are separated from a physical and time perspective. Every morning and evening when we travel to and from the office, we subconsciously build a barrier between our work and free time and switch over to the one or the other. When our office is at home, this disappears. Here is why it is a good idea to think about new routines and give ourselves enough time to switch on/off. Putting on office clothes is one way to do it. Organizing your work desk each morning or preparing a coffee for work are yet other ways, and so on.





**Effective remote communication and how to make a good impression in online meetings**



## Effective remote communication

### Make every minute count in virtual conversations

- Be specific, sincere and clear
- Be pragmatic

### Keep your communication frequent

- Fix recurrent slots for team meetings every week if you are a team manager or managing a project.
- Find the most effective communication channel, balancing emails and texts with verbal dialogues (e.g., calls and video-calls).

### Be respectful

- When managing conflicts or one-to-one communication with a colleague, be discrete and deal with escalations by copying just the relevant addressees.

### Put more effort so that you are understood correctly

- If you want to be heard and understood correctly, in a virtual meeting you might have to put more effort to express your opinion and present your ideas in the most clear way for your listeners. What do the people opposite you already know about the topic - do you share too much or too little information with them? Do you use unclear terms? Are you prepared for some resistance from the audience? Do you ask for feedback? In face-to-face communication, we can “read” the answers to those questions on the faces, in the voice, and gestures of our interlocutors. In a virtual meeting, this is more difficult. That’s why again – preparing for the meeting is important and you should “ask, ask, ask”.





## Effective remote communication

### Make the most of your virtual meetings

#### Before the meeting

- Usually, virtual meetings should not exceed 1 hour. If it is longer, a 10-minute break should be included.
- Become familiar with the topics for discussion before the meeting or include them in the invitation for the meeting if you are the organizer.
- Get prepared for the topics for discussion: What is important for you in this meeting?

#### During the meeting

- Join the meeting at least 5 minutes earlier. Start the meeting on time and respect the schedule. Time is the most valuable asset for everyone.
- Greet everyone when you join the meeting – you can write in the chat or switch on your microphone and greet – then switch it off. You can greet also with your camera on.
- Stick to the agenda and avoid introducing any additional topics.
- Care for and respect the audience: don't get distracted, switch off or silence your phone and email notifications. Listen and participate in the discussion.
- Don't let anybody talk for more than 5 minutes without involving others with recaps, questions or feedback requests.
- A main rule of virtual meetings is that whoever is speaking should better have the camera switched on. The other attendees, unless it is a face-to-face conversation, can have their cameras switched off. Only the moderator or the main speaker should rather have their camera switched on for the whole time.

#### After the meeting

- After the meeting, send a recap email including the main decisions taken, next steps and (if appropriate) documents.





## Effective remote communication

### 9 invaluable tips on how to look good in virtual meetings

*Even if it seems superfluous to you as a topic, a person's appearance has much more impact than we imagine. The neater and more professional you look, the better your messages will be perceived by the audience and it all happens subconsciously. Thus you will be able to literally "sell" your ideas better.*

#### 1. Appearances “sell”

- Get ready – appearances sell; choose an outfit that is neat, it doesn't have to be the most formal one. Light make-up is suitable for the ladies.

#### 2. Create a feeling about your company even online.

- Put a distinctive sign of the company - it is suitable for both outdoor and indoor meetings. When they are in our office or use our digital channels, our customers and partners, and we ourselves get a perception of UniCredit through the colors, logos, office design, etc. At home, we can achieve this during a virtual meeting for example by putting a badge with the logo on our lapel or drinking coffee from a branded cup. We can also put a notebook branded with the logo or something else on the shelf behind us. If the platform allows it, we can set a corporate virtual background. By doing so, we will not be showing what is around us at home.

#### 3. Camera at eye level

- Set the camera at eye level – if it is lower, you create the impression that you are talking “from above” and the angle of the video usually does not show your best look. In order to achieve the effect of “camera at eye level”, just lift up the laptop with a few books under it.





## Effective remote communication

### 9 invaluable tips on how to look good in virtual meetings

#### 4. It is the light that matters the most

- You do not need professional lighting to look impeccable. For the best effect, face the window directly. Any other configuration – light coming from behind or from one side, causes shadows on the face. You can compensate the lack of good light by placing a desk lamp behind the computer and focusing it on you.

#### 5. During a virtual meeting and a presentation – stay minimum at an arm's length from the camera

- Usually, when we work on a computer, we are too close to the camera. During a virtual meeting, be minimum at an arm's length from the camera so that people can see more of you and your gestures. In this way you will not be able to type on the keyboard. However, you are attending the meeting not to work on your computer or check your emails in the meantime, but to participate, contribute and accomplish your goals. Isn't that so?

#### 6. The most difficult thing is to look at the camera and not at yourself

- In virtual meetings, when our camera is on, we are naturally drawn to look at our image. For the other people to see that you are looking them in the eyes, avoid looking at yourself and instead look at the camera only – the small circle at the top part of the laptop.





## Effective remote communication

### 9 invaluable tips on how to look good in virtual meetings

#### 7. Background is important

- What is behind or around you during a virtual meeting also matters. People perceive with their eyes. A messy room, pots in the sink, an untidy bed in the background subconsciously have an impact on the interlocutor. It is quite modern to have bookshelves behind you, but remember not to be too close to them – people would be reading the book titles instead of listening to you. There should be at least one or two meters distance between you and the wall behind you. If people see you and a wall that is too close behind you, this creates a perception of a small and claustrophobic space. The space that is behind you should be airy enough and tidy. You can place a sign or a symbol of the company that you represent, and still it is most convenient to have a virtual corporate background.

#### 8. A posture of a TV presenter

- Always remember to sit straight when attending virtual meetings. If you imagine that the screen is divided into three parts, your head has to be in the middle of the second and the top third part. This is the best aspect and you will look like a TV presenter. 😊

#### 9. Strong and confident voice

- In live meetings, your appearance, gestures and voice have the greatest impact. And words come after. This applies for virtual meetings, too. A clear and confident voice is a great advantage and adds intensity in delivering messages.





**Astronauts' advice on remote working**



## Astronauts' advice on remote working

*Scot Kelly, a NASA astronaut, spent a whole year at the International Space Station. Practically, Kelly worked from home during that year. The New York Times invited him to share how one can achieve a work-life balance when you live at your workplace. Here is what he recommends.*

### Follow a routine

- The astronauts' programme is strictly divided into hours - from waking up until the end of the day. Establishing a routine helps with the sense of control and is especially useful in times of external uncertainty and dynamic change.

### Work hard but don't overload

- Work is a marathon and not a sprint. It is important to take breaks and to plan what you will do during those breaks. At the International Space Station, they used to have special evenings when they would watch TV series for hours and eating space snacks.

### Take a walk

- One of the things Kelly says he missed the most was the easy opportunity on the Earth to break away from everything for a few minutes by simply going out for a walk. Fifteen minutes in the fresh air improves concentration and productivity.





## Astronauts' advice on remote working

### Find a hobby

- In the conditions of working from home, one must have something to do with pleasure actively and outside work. Watching TV does not count, but reading books or any hobbies with which one creates something new with one's hands or mind are welcome.

### Keep a diary

- NASA has done a lot of research on the effects of isolation, of situations of uncertainty. Keeping a journal is a proven way to relieve stress.

### Keep in touch with your loved ones

- Studies have shown that keeping in touch with loved ones has an amazingly good effect on the immune system. Connect with relatives and friends you haven't heard from in a long time.

### Listen to what the experts say

- In situations of uncertainty, rumors are born and conspiracy theories are created. This is part of human nature. In order not to give in to them, listen to the experts, always check your sources of information.

**Do not forget: We are all connected, even when we think we are alone**





**21 ways to achieve greater productivity –  
from home or in the office**



## 21 ways to achieve greater productivity – from home or in the office

### Make a plan for the day

- At the end of the previous day, write down your tasks for the next day, or at least for the first half of it. In this way you will have clarity about your goals, but you will remain flexible to look at new topics that will inevitably emerge during the day. Keep a list of tasks on paper or on electronic media - as you prefer. This way of working will help you not only to be organized, but also to be able to easily see or share with your boss and colleagues at the end of the week how much you have progressed.
- For every minute spent in planning tasks, you save several minutes from their execution. The most popular task scheduling methods do not recommend writing more than 6 tasks per day. Start with the most important one.

### Write down instead of remembering

- Even if you are a genius, there is no way to remember everything that happens to you during the day. Meetings, post-meeting tasks, phone calls, commitments - personal and professional ones - the best performers do not try to remember such things. They just write it down and free their minds for more creative things, rather than administration.

### Use your active hours during the day

- Some people are owls, others are larks. Do not go against your nature. If your work allows for it, do the most important tasks at a time when you personally feel most fresh and energetic. The only restriction is to respect the right of clients, colleagues and partners to be available during normal working hours, unless we have agreed otherwise with our employer.





## 21 ways to achieve greater productivity – from home or in the office

### Schedule your work tasks during the day in blocks of time

- Usually, working from home allows us to focus on important tasks for a longer period at a time and avoid distractions (of course, there are some distractions at home, too). For maximum productivity, set a time limit - between 30 and 90 minutes - in which to focus and finish writing the report, procedure, project, etc.
- Between two tasks that require full mind concentration, plan 5-10 minutes for a break between them.

### Use the Pomodoro technique to manage time

- One of the most powerful techniques for achieving goals is the Pomodoro technique of Francesco Cirilo. Use a timer to count 25/30/40 minutes of intense work, followed by 5 minutes of rest. It is called the Pomodoro technique because Cirilo took the time with a kitchen timer in the shape of a tomato (pomodoro is Italian for tomato). You can use a phone, a watch or one of the many smartphone applications. Don't be distracted by emails, messages or conversations during the intense 25/30/40 minutes.

### Start with the most important or complex task - the method of eating the frog

- The first three tasks you wrote down the previous day are the most important ones. Start with number 1 at the very beginning. *"Things which matter most must never be at the mercy of things which matter least."*, Goethe said. As Mark Twain once said: *"If it's your job to eat a frog, it's best to do it first thing in the morning. And if it's your job to eat two frogs, it's best to eat the bigger one first."* The frog is that one thing you have on your to-do list that you have absolutely no motivation to do and that you're most likely to procrastinate on. Eating the frog means to just do it, otherwise the frog will eat you, meaning that you'll end up procrastinating it the whole day.





## 21 ways to achieve greater productivity – from home or in the office

### Work rather on important than urgent tasks

- You've probably heard of the task matrix. There are four types of tasks depending on how urgent and how important they are: 1) important and urgent; 2) important and not urgent; 3) not important and urgent; 4) not important and not urgent. One works most productively and calmly on important but not urgent tasks. Try to limit 1) and 3) to a minimum by planning your time better. Thus, you will have to "put out fires" less often. Avoid reading newly arrived emails or messages while working on important tasks, as this would distract you. According to research, if a person loses focus, it would take him/her 23 minutes to regain full focus on the important task.

### "Meeting" with the email

- Don't make the mistake of looking at your email all the time unless it's your primary responsibility. Checking emails and replying can take place at times that you specify. You can even save time for this on your calendar as an appointment.

### The rule of 2-minute tasks - do them immediately

- If something can be done within 2 minutes - a phone call, a reply to an email, filling out a form, etc. – do it immediately. There is no point in remembering it, writing it down and leaving it for another time.





## 21 ways to achieve greater productivity – from home or in the office

### Plan less time for important tasks - Parkinson's law

- "Work expands so as to fill the time available for its completion" - this is Parkinson's law. With it, when you know you have two weeks to send one report, you usually worry about how you will handle it for about two weeks, and finally you write the whole report in 2 hours. Although it may seem illogical at first glance - you should set for the important task which is ahead of you less time to complete it, give yourself peace of mind to work on it undisturbed and you will see that with more energy and focus, you will finish it faster and you will be relieved.

### Learn to delegate

- Delegation is not a transfer of tasks that you do not want to deal with. Delegation allows other people to acquire skills that you already have, and you - to focus on other important things. Delegation follows the following rule - if the task is done well, the praise (publicly) is for the one who did it, if the task is not done well - the public responsibility is assumed by the person who has delegated.

### The 5-minute rule – just start

- You have an important and complex task that you are unwilling to start working on. Instead of procrastinating, tell yourself that you will spend only 5 minutes on it. It often turns out that once we start, these 5 minutes last longer and we manage to get the job done.





## 21 ways to achieve greater productivity – from home or in the office

### Turn off the notifications

- Email and social media notifications should be turned off on the computer and phone so as not to distract us during the day – when we want to give all our attention to the customers, colleagues or other important priority, depending on our work.

### Plan some time for news

- It is important to be up to date with the news, but it is counterproductive to look at the phone 24 hours a day. Plan some time when you will learn the news of the day. The rest of the time, concentrate calmly in order to do more in less time.

### Use the "touch once" principle

- If you "touch" something that can be done quickly, just do it and move on.

### Don't be a perfectionist

- In most cases, something which is done at 80% is better than something which is 100% not done on time. It is important to know what your priorities are, for which it is worth being a perfectionist and there are no compromises compared with other things that can only be done "well enough". Do your best, within a reasonable amount of time, then just start with the next task.





## 21 ways to achieve greater productivity – from home or in the office

### Focus on the important things - 80/20 Pareto principle

- It states that for many outcomes roughly 80% of the consequences come from 20% of the causes (the “vital few”). So it is important to concentrate on the right 20%. Usually people know what their priorities are, but delaying, procrastination, not knowing how or other worries prevent them from dealing with them.

### Ask for help

- If you experience serious difficulties with a task, if you do not have enough information or you do not understand - just ask for help. You will most probably get it.

### Keep a list of completed tasks

- You have a list of what you need to do. From time to time, you cross out what has been completed there. But our days usually are not just black and white. New tasks, new solutions appear. In the course of the day, keep a list of what you've done. In this way you will get even greater satisfaction when you look at it at the end of the working day.

### Spend some time away from the computer

- Every 40-45 minutes, leave the computer and get some movement. Short series of exercise, a brisk walk or reading a book will help you relax and increase your level of concentration afterwards.

### Plan the unexpected

- No matter how well organized we are, we must always keep in mind that unexpected things happen every day. Therefore, at least 1/3 of our time during the day should usually be available for unexpected moments, experts advise.





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How to be a useful team member – from home



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