



THE BLUEPRINT MANDATE:

The Commercial Case for Human Agility

Strategic Paper - March 2026

EXECUTIVE SUMMARY

Enterprise productivity strategies consistently under-deliver because they over-index on extrinsic factors - technology, systems, and process - while neglecting the primary constraint: workforce cognitive and behavioural adaptability (the “Human Agility Gap”). Traditional change management often fails because the workforce defaults to the status quo. This creates a structural bias toward inaction, where the perceived risk of change outweighs the cost of standing still.

The Gallup State of the Global Workplace: 2024 Report confirms that highly engaged organisations achieve 23% higher profitability and 18% higher productivity than their peers. Globally, disengagement costs \$8.9 trillion annually - 9% of GDP - highlighting the **systemic impact of cognitive inertia**.

OKO addresses the Human Agility Gap through Architectural Inversion. In simple terms: employees don't receive coaching - they develop leadership capability by delivering it.

OKO provides the managed infrastructure for consistent, high-quality coaching practice at scale. As with platform models such as Uber or Airbnb, value is created through the standardisation and orchestration of distributed human activity - rather than centralised delivery.

This shifts employees from passive consumption to active contribution, as they develop coaching as a practical leadership skill and build the cognitive agility required to drive enterprise-wide productivity.

OKO delivers this experience via an automated, peer-to-peer infrastructure where every outcome is unique by design. Because the system provides the rigorous framework, the result is consistently high-quality experiential learning. Completion of the journey ensures outcomes are participant-owned and consistently achieved.

The Financial Case

- **Annual License:** £99 per employee (90%+ reduction vs. traditional coaching).
- **Workforce Intelligence Included:** Every license generates structured personality insight (based on the OCEAN model), capability that is typically procured separately via enterprise psychometric programmes at £100–£150 per head.
- **Year 1 ROI: 314%** (Based on conservative operational gains).
- **Payback Period: 2.9 months** via productivity recapture and attrition reduction.

A Note on Realism: While the infrastructure enables theoretically massive returns, projections are anchored in a "cost-collapse" model. We are providing professional-grade development at a software price point.

1. THE PROBLEM: THE PRODUCTIVITY PARADOX

Organisations have invested billions in AI and digital transformation, yet UK productivity growth has remained flat. The constraint is no longer technology; it is the Cognitive **Agility** of the **workforce** needed to leverage it.

The Disengagement Tax

According to Gallup (2024), only 10% of UK employees are fully engaged, creating a systemic drag on corporate performance. Disengagement costs the average PLC ~20% of payroll in lost productivity. For a 10,000-employee PLC (£40k avg. salary), this represents approximately £80m in annual value destruction.

The Management Gap

82% of UK managers are "Accidental Managers" with no formal training (CIPD, 2024). Conversely, according to Gallup, managers are responsible for up to 70% variance in their team's engagement.

2. THE FAILURE OF TRADITIONAL SOLUTIONS (THE TRILEMMA)

CFOs face a Scalability Trilemma - choosing between Impact, Reach, or Cost.

Solution	Impact	Scalability	Cost per head/yr	CFO Verdict
Executive Coaching	High	Very Low	£1,000 - £5000	Financially Prohibitive
Digital AI Platforms	Moderate	High	£300-£600	Efficiency Mirage
Mass E-Learning	Low	High	£100-£250	Knowledge Tax (75% Loss)
OKO	Very High	Infinite	£99	Strategic Asset

Executive coaching: £1,000–£5,000 per head (restricted to C-Suite, unscalable).

Digital/AI Coaching Platforms (e.g., BetterUp/Coachub): Typically priced in the mid-three-figure range per person per month on enterprise contracts, these platforms offer scalable support across large teams. While they broaden access and are effective for structured goal setting and performance nudges, current AI models are limited in generating the emotional depth, empathy-rich dialogue, and deep cultural insight associated with transformational human-led coaching. While these platforms expand access for structured development, they are inherently limited in delivering the depth of behavioural change associated with human-led, experiential learning.

Mass-market e-learning: £100+ per head (passive consumption, <25% retention after 6 days)

The Knowledge Tax: In mass e-learning, 75% of spend is lost within six days due to the Ebbinghaus Forgetting Curve. This creates a "Knowledge Tax" where capital is deployed but competence is not retained.

3. THE OKO SOLUTION: PEER-TO-PEER GROWTH AT SCALE

Architectural Inversion

OKO is a peer-to-peer growth platform that enables employees (26+) to deliver structured, non-directive coaching to young adults (18-30), powered by behavioral science and intelligent automation. OKO provides the governance and infrastructure for the young-adult cohort, **removing the administrative burden** and direct management from the company. By ring-fencing this population, we ensure that the company's involvement is **focused solely on employee engagement** within our secure framework.

To achieve **Success by Design**, OKO's infrastructure systemically reduces the two primary causes of coaching failure: **Chemistry** and **Structure**. We replace 'pairing risk' with data-driven matching, using OCEAN psychometric assessment to significantly increase the likelihood of interpersonal fit rather than leaving it to chance. Simultaneously, OKO 'pilots' the pair through an automated journey initiated by the coachee's **GROW objective**. The **OKO Robot** orchestrates this proprietary six-step, discovery and action-based growth experience, ensuring every pair stays on the engineered path to success. This structured orchestration significantly reduces variability and increases outcome reliability.

Traditional Model: Employee receives coaching → passive consumption → low retention → minimal behavior change

OKO Model: Employee delivers coaching through a structured program → active contribution → high retention through practice → accelerated cognitive agility:

- **The Protégé Effect:** Individuals deepen their own mastery when they coach others. By guiding a young adult through OKO's frameworks, employees internalise clear thinking, empathy under pressure, and accountability. These skills cannot be acquired through passive consumption.
- **The Leadership Simulator:** By coaching a young adult, employees rehearse the "soft" skills of leadership - clarity, listening, and decision-making under pressure - in a safe, high-stakes environment before applying them internally.

Human-First, Tech-Enabled: Unlike AI-first platforms where the machine replaces the human connection, OKO uses technology to *facilitate* it. We leverage intelligent automation for what it does best - algorithmic matching and framework guidance - while reserving the transformational work for the human pair. This ensures development remains "empathy-rich" and context-heavy, the two primary drivers of neuroplasticity and behavioral change.

How It Works

Step 1: Algorithmic Matching Employees and young adults are paired based on psychometric data (OCEAN five-factor personality model) to ensure psychological compatibility and sustained engagement.

Workforce Intelligence (Embedded Capability)

The platform generates organisation-wide personality insight as a by-product of deployment - based on the OCEAN model.

For HR and leadership teams, this provides structured visibility into workforce behavioural composition - capability that is typically built through separate, high-cost psychometric programmes.

Step 2: Automated Guidance The platform embeds evidence-based coaching frameworks directly into the user journey:

- Non-directive coaching principles
- GROW model (Goal, Reality, Options, Will)
- Social Identity Theory for rapport-building
- Cognitive Behavioral Therapy (CBT) techniques
- Neuro-Linguistic Programming (NLP) for communication effectiveness

Step 3: Structured Journey Leveraging behavioural science and advanced technology, OKO then takes pairs through a structured six-step program:

1. Self Awareness
2. Identifying Superpowers
3. Uncovering Barriers to Success

- 4. Communication
- 5. Attitude & Taking Responsibility
- 6. Problem Solving & Resilience

Pairs progress through a 6-9 month programme (1.5 hours per month = 18 hours annually for employee coaches). The platform manages all scheduling, guidance, progress tracking, and reporting autonomously. The programme culminates with the employee authoring a professional endorsement for their younger counterpart; this formal validation of the coachee's growth is embedded into their graduation certificate as a permanent record of achievement.

4. THE FINANCIAL CASE: ROI & UNIT ECONOMICS

OKO replaces high-cost human variables (consultants) with fixed-cost infrastructure.

The OKO Economic Architecture: Year 1 Business Case

Based on a 10,000-employee enterprise model

Metric	Value	Rationale
Annual License Cost	£990,000	£99 × 10,000 employees.
Implementation	£0	Self-service, single-email deployment.
Total Year 1 Investment	£990,000	No additional consulting or integration costs.
Engagement Lift	£3,200,000	4% recapture of £80m disengagement cost.
Attrition Reduction	£900,000	2% reduction in staff turnover.
Total Operational Benefit	£4,100,000	Cash-equivalent productivity and retention gains.

Year 1 ROI	314%	(Net Benefit / Investment).
Payback Period	2.9 months	Investment recovered via operational gains.

Break-even Sensitivity

Investment is fully recovered with just a 1.24% overall productivity improvement OR a 3.2% reduction in annual attrition. Assumptions are based on conservative benchmarks from Gallup engagement differentials and observed enterprise deployment data.

Note on Workforce Intelligence

The organisation-wide personality insight generated through deployment represents additional value that is typically built through separate psychometric programmes.

To maintain conservative modelling, this capability is not included in the ROI calculation.

5. PROOF: ENTERPRISE VALIDATION

OKO has been proven within PLC environments, validating scalability and operational resilience.

- **Sage PLC:** Multi-year deployment across UK, US, and India, delivering thousands of coaching hours across a distributed workforce environment.
- **Executive Endorsement:** "Where else can you get the skills, practical experience, and a safe and structured environment for £99 a head?" - Jacqui Coombs, Former Chief of Staff, Sage Digital.
- **Participant Feedback:** "I love the OKO programme... It's been very helpful for me and I think it's a real enabler for people who are traditionally not given as many career development opportunities." - Junior Product Manager, Sage PLC.

Continuous deployment over 2+ years validates both scalability and sustained engagement at enterprise level.

6. ESG IMPACT: THE 1:1 STRATEGIC ASSET

Every OKO licence is a dual investment: workforce capability and social mobility. Each employee licence funds one young adult through a structured coaching journey.

- **Regulatory Alignment:** Maps to CSRD (EU), FCA Social Disclosures, and Section 172 of the Companies Act.
- **UN SDGs:** Maps directly to Goal 4 (Quality Education) and Goal 8 (Decent Work & Economic Growth).
 - **Commercial Relevance**
 - Strengthens ESG scoring in procurement and enterprise bids
 - Supports regulatory disclosure requirements (CSRD, FCA)
 - Enhances employer brand in competitive talent markets

7. BOARD & STAKEHOLDER ALIGNMENT

Stakeholder	Primary Value Driver
CEO	Competitive advantage via workforce agility; board-ready ESG narrative.
CFO	314% ROI; 2.9-month payback; 3x break-even safety margin.
CHRO	Measurable engagement lift; managerial pipeline; capability democratisation.
CMO/Brand	Brand equity enhancement; purpose-led reputation uplift; innovative leadership within the business community.
CTO/CIO	Zero integration; secure architecture; 99.9% uptime.

8. RISK, SAFEGUARDING & GOVERNANCE

- **Closed-Loop Architecture:** All communication is encrypted and native to the platform.
- **Data & Compliance**
 - Fully compliant with GDPR data protection standards
 - No exchange of personal contact details between participants
 - All data encrypted in transit and at rest
- **Line-Manager Visibility:** Automatic reporting to the coach's line manager ensures internal oversight.
- **Safeguarding Liability:** OKO assumes operational safeguarding responsibility, reducing the burden on HR/Legal.
- **Safeguarding Protocols:**
 - All interactions occur within a monitored platform environment
 - Automated flagging identifies risk signals in communication patterns
 - Escalation pathways include human review where required
 - Defined incident response procedures ensure timely intervention

Automated Governance & Oversight: To ensure the project remains "on rails", the **OKO Robot** acts as a digital supervisor. The system ensures pairs stay on track by monitoring progress through the proprietary steps. When participants are not following the programme as instructed, the Robot provides automated nudges to re-engage them. If the pair fails to respond after repeated prompts, the system initiates an **escalation to the coach's line manager**. This ensures full internal oversight and prevents the "shelf-ware" risk common in traditional human capital investments.

9. DEPLOYMENT & CONCLUSION

The OKO infrastructure is built for immediate, whole-workforce activation with a **20-minute organisational setup**. OKO simultaneously accelerates workforce capability and drives measurable social outcomes, offering a scalable, financially conservative alternative to the productivity gap inherent in passive e-learning.

While traditional models force a choice between high-cost, high-impact elite coaching and low-cost, low-retention mass e-learning, OKO provides the managed infrastructure to deliver professional-grade growth at scale. However, the true "Success by Design" lies in the dual impact of every licence. While your employees are mastering the high-stakes coaching skills required to lead your business through the complexities of 2026, they are simultaneously changing the trajectory of a young life. For every employee you develop, a young adult - perhaps a talented individual who simply lacks a professional bridge - receives the proprietary, structured guidance they need to unlock their own potential.

This is infrastructure for competitive advantage. While your employees develop the leadership capability required to navigate complexity, they simultaneously provide structured professional guidance to young adults who lack access to career bridges.

The result is measurable: 314% ROI through operational gains, board-ready ESG compliance, and workforce agility that compounds over time.

"I was a bit confused and not necessarily that optimistic, even though I had every reason to be. I think what this programme (and my coach Mary) showed me was that I did have a lot of reasons to be optimistic. OKO completely changed my attitude to the workplace, and made me believe so much more in myself."

Anna, OKO Graduate (coachee)

"The experience was amazing for my own development. It helped me to listen better and ask better questions, which are skills I use every single day. It directly contributed to me getting a promotion at work. "

Monica, OKO Coach

NEXT STEPS

- **Watch:** OKO explainer video - <https://youtu.be/kCyy0IKUdeM>
- **Review:** Standardised T&Cs and Privacy Policy for sign-off.
- **Configure:** Visit www.weareoko.com/company-signup to download your formal quote.