

Surviving, then Thriving in turbulent 2025 & Beyond

WEATHERING AS A TECHIE

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**"The only way to
do great work is
to love what you
do."**

-Steve Jobs



WHAT HAS CHANGED

1. Customers are more enlightened
2. Technology has advanced – users can solve their own problems (even if inefficiently) – ChatGPT & AI bots
3. The new “gig” economy means that service providers are readily available
4. Internet has removed geographical and time boundaries
5. The world is in a global recession – drive to do more with less

HOW TO DO GREAT WORK

- Essay by Paul Graham - <https://paulgraham.com/greatwork.html>
- Decide what to work on – it really does not matter
 - Something you have a natural aptitude to
 - Something that offers a wide scope
- How do I find out what I want to work on
 - Try many things
 - Dive deep into them with curiosity – get good in areas
 - Figure out what you enjoy, what makes you happy – where do you get lost for hours
- Learn enough about what you are working on to become an expert – go to the frontiers of knowledge
- At the frontier – keep looking and you will find something new based on your experiences, expertise

THE JOURNEY

Shu Ha Ri • 守破離

A Japanese philosophy of mastery:

Shu - Learn the rules.

Ha - Break the rules.

Ri - Transcend the rules.



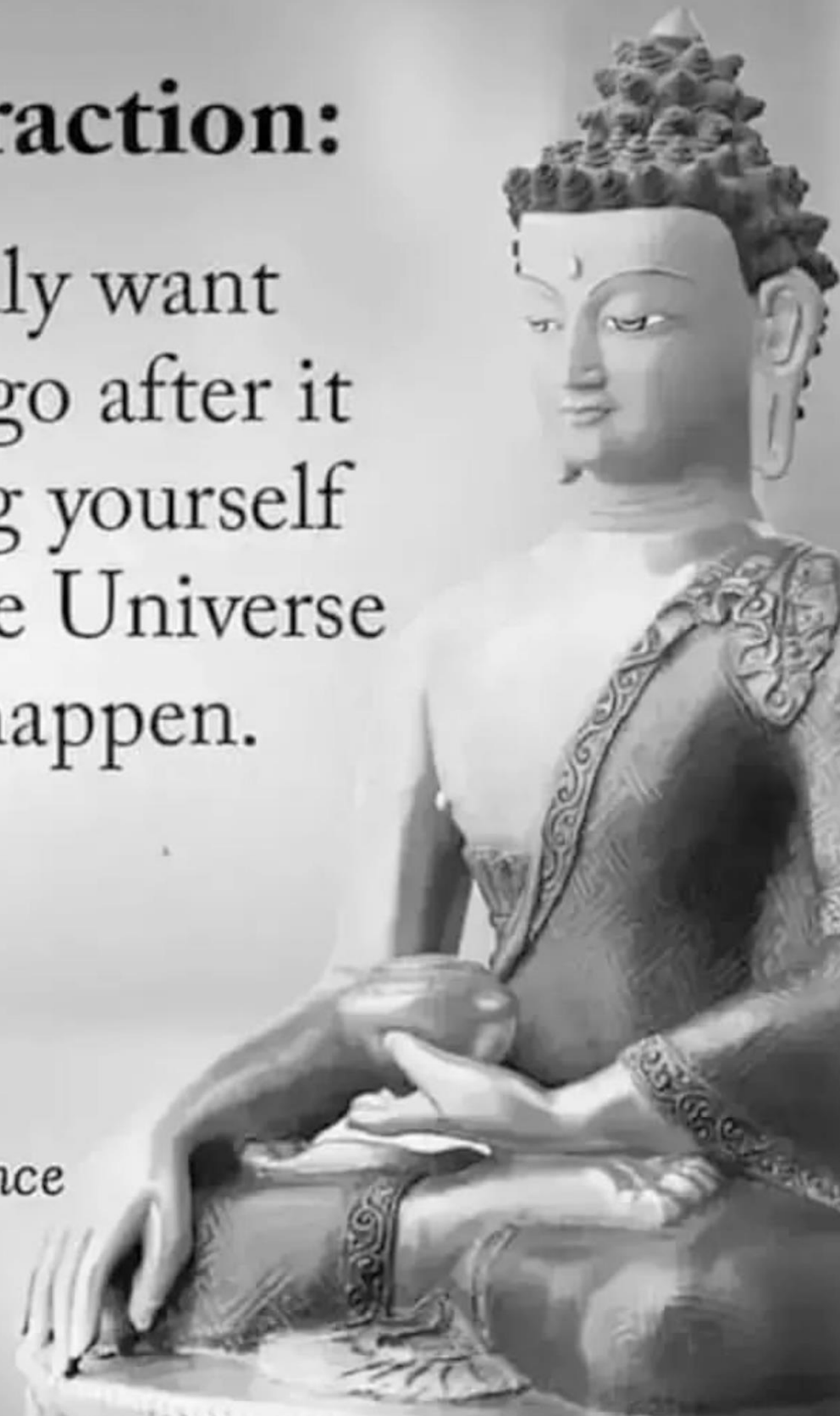
Mastery is a journey — from learning the basics, to innovating, to creating something uniquely your own.

Trust the process and enjoy the evolution.

Law of Attraction:

When you truly want something and go after it without limiting yourself with disbelief, the Universe will make it happen.

Buddha's Teaching & Science



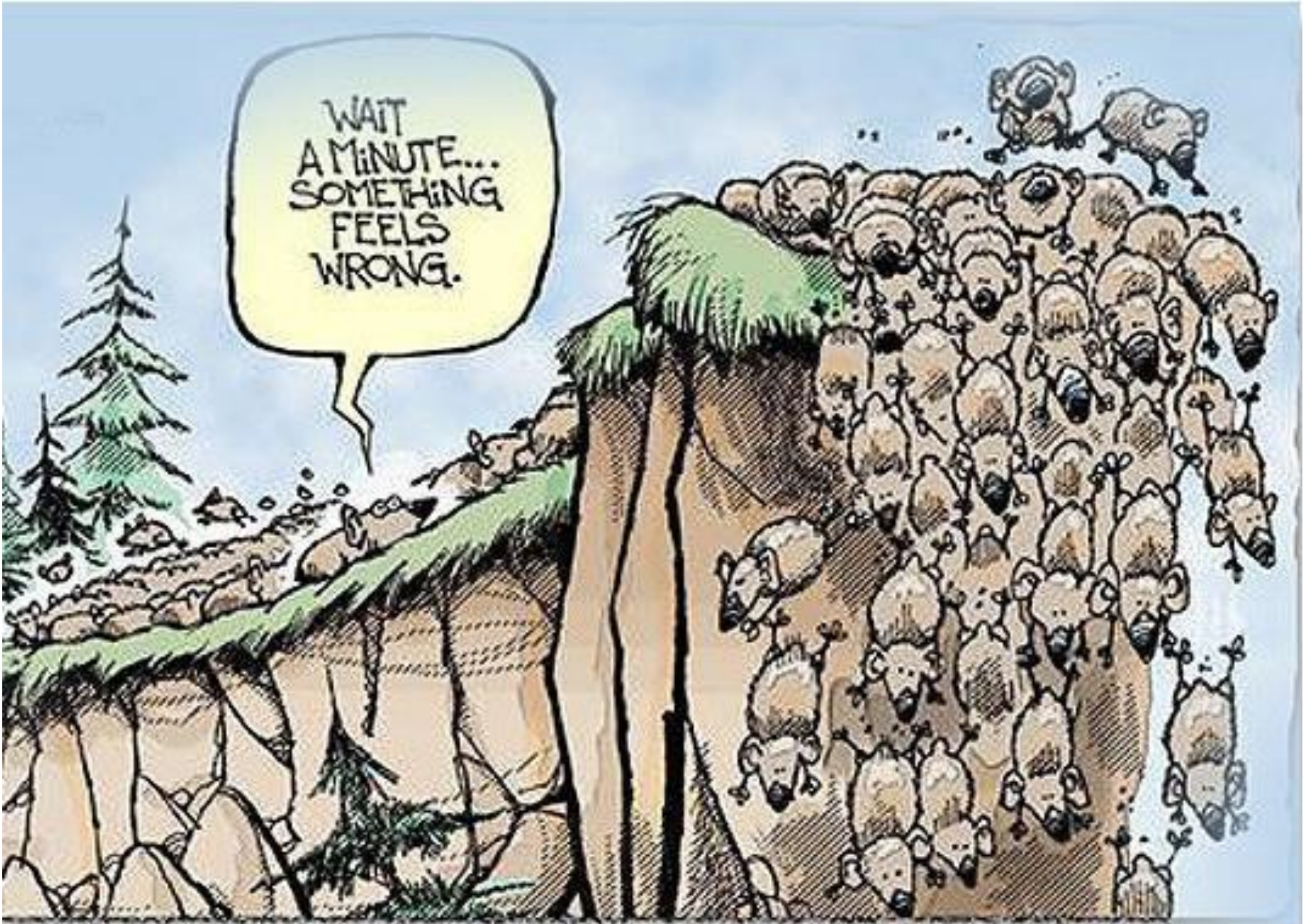
ROADMAP

- ❑ Learn the fundamentals – SQL, Web Design, Database design and modeling, a programming language (any really – Python, PHP, Go)
- ❑ Build Mastery
- ❑ Tech – your toolbox
- ❑ Showcase your self – share your learning journey, knowledge and experience
- ❑ Health
- ❑ Wealth
- ❑ The AI question – or is it?

LEARN THE FUNDAMENTALS

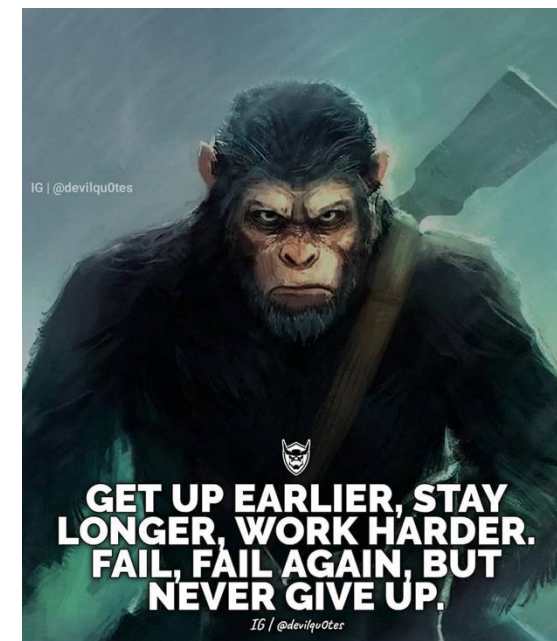
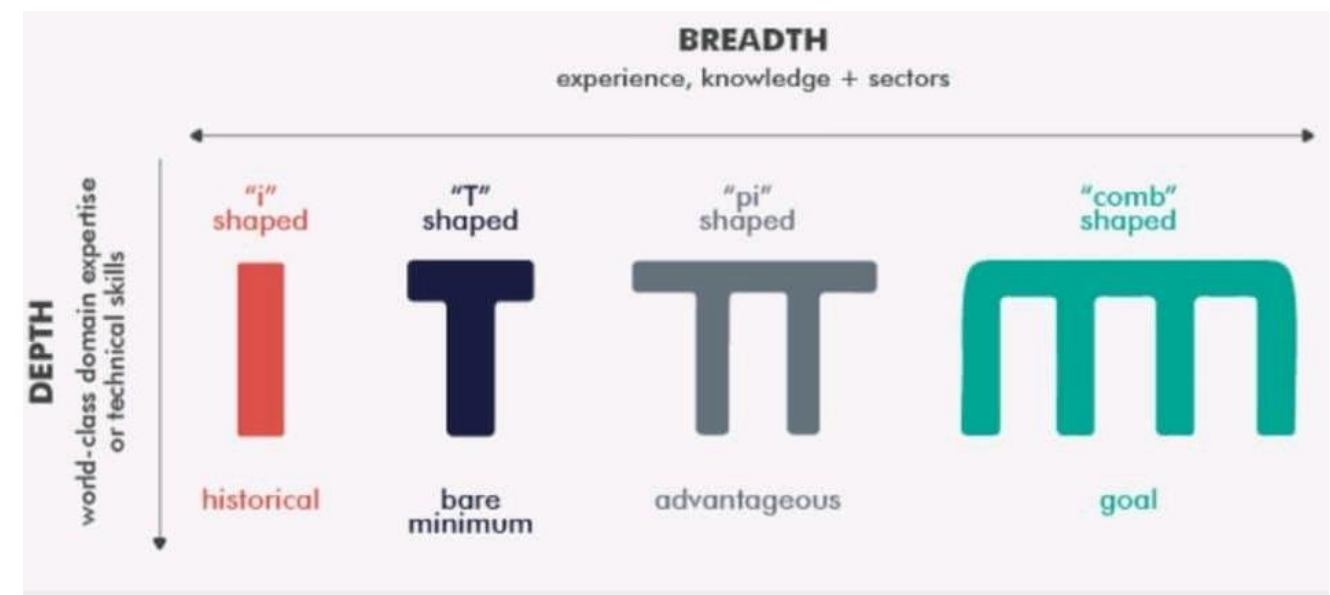
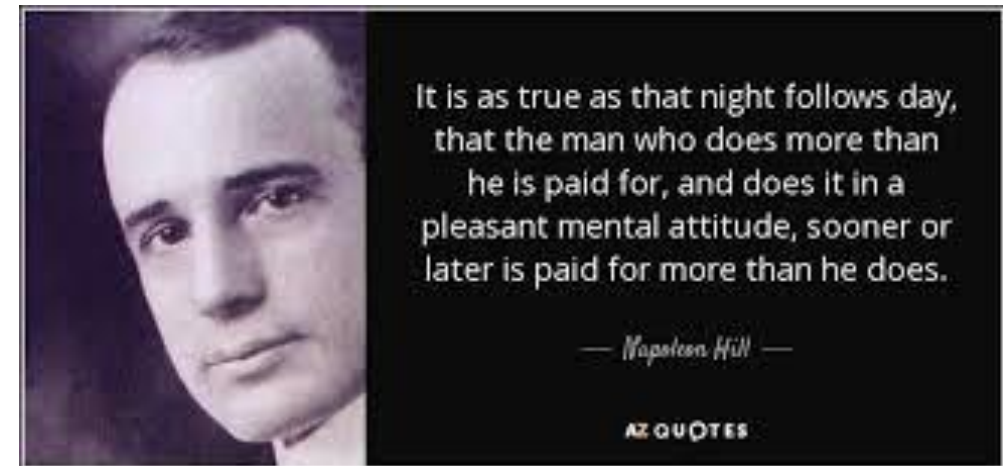
- ❑ The fundamentals are key to remaining relevant
- ❑ SQL, Web Design, Database design and modeling, a programming language (any really – Python, PHP, Go), data management – pandas, Jupyter notebooks
- ❑ There are free courses everywhere – start with thoes that make sense
- ❑ The fastest way to accelerate your learning is to get a real customer and client project – delivering under pressure speeds everything up!!
- ❑ Learn something new everyday

ARE YOU FOLLOWING ALL THE HYPE TRAINS?



BUILD MASTERY OF SKILLS AND EXPERTISE

- You need 10,000 hours (Gladwell) or 10,000 iterations (Naval) to achieve mastery of a skill – there is no shortcut there
- Leverage compounding by building layers of practice over time
- 1 skill good, 2 skills better, multiple skills best
- Outwork everyone around you by:
 - Applying yourself more than everyone around you
 - Committing yourself more than everyone else.
 - Studying your craft, industry, or specialty more than everyone else
- Be like an athlete – train, compete, recover - repeat



TECH

*The hardest thing
about writing
code is knowing
what to build*

*The end of a
melody is not its
goal but if the
melody does not
end it does not
achieve its goal*

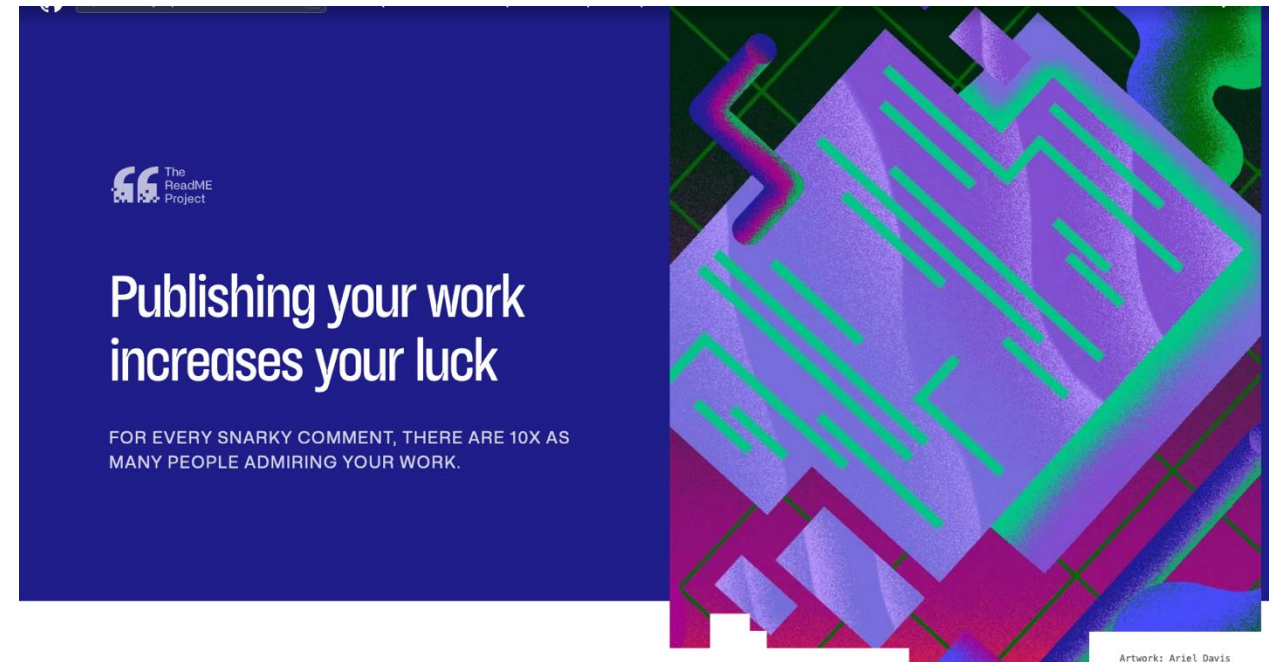
*To go fast, go
alone. To go far
go together*

*Si vis pacem, para
bellum*

- ❑ Master your tools of trade – what do you have in your belt? IDE, frameworks, language, subject matter expertise, opportunity
- ❑ Automate the manual tasks – to get more time
- ❑ Anticipate the needs of your clients, manager and organization – increase your value to them
- ❑ Share and teach how you do what you do – share your learnings
- ❑ Stay formless, learn, evolve, adapt, grow
- ❑ Learn from other practices – design, web, smartphone, data, AI/ML, data modeling

PUBLICIZE YOURSELF – INCREASE LUCK SURFACE AREA

- Share what you are doing, what you have learnt and what you are battling with
- Luck – opportunity meets preparation
- Learn how to write – Technical writing courses
- Can you be found?
 - GitHub
 - Twitter (X)
 - LinkedIn
 - Personal Blog
 - YouTube
 - Giving talks/presentations at conferences and meetups



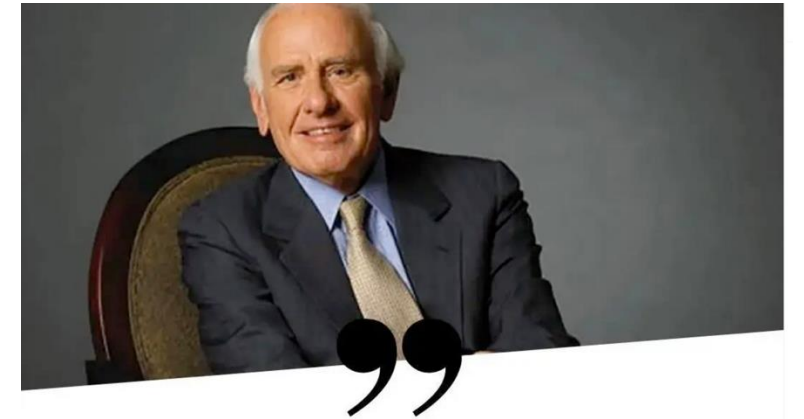
Aaron Francis // MARKETING ENGINEER, TUPLE

HEALTH

- ❑ Exercise – walk, go to the gym, play a sport – not just Playstation/Xbox/Nintendo
- ❑ What do you eat – soda, crisps, junk food, irregular meals, processed foods (meats) and carbonated drinks
- ❑ Ergonomics – mouse/trackpad, external keyboard, external monitor, comfortable chair (yes it works), table, shoes/sandals
- ❑ Mental health- what do you do outside coding/work, whom do you talk to

WEALTH

- Wealth is measured by freedom
- Live a life you have designed
- Learn how to make, keep and grow money – Richest Man in Babylon
- Be able to do your best work – exert yourself to get there
- Increase your future earning potential
- The best investment you can make is in yourself
 - Tools of trade
 - Knowledge
 - Experience/Expertise – courses, open source work



“You have two choices: You can make a living, or you can design a life.”

JIM ROHN

@JIMROHNQUOTE

“

The key to financial freedom and great wealth is a person's ability or skill to convert earned income into passive income and/or portfolio income.

ROBERT KIYOSAKI

GRACIOUSQUOTES.COM

THE AI QUESTION

- ❑ Super-charges those who have existing skills
- ❑ Not a replacement for learning, put in the hours and the reps (practice makes perfect)
- ❑ Not a replacement for the expert eye
- ❑ Leverage it but do not become overly dependent
- ❑ Always add your own special polish, sauce and perspective to AI generated content
- ❑ Watch out for privacy breaches, sharing confidential information
- ❑ It is just a tool ...
- ❑ AI eats those repeatable, SOP driven jobs/roles/tasks

MANTRAS



- ❑ Ontime is late!
- ❑ Always show up, deliver even on your bad days – success is a habit
- ❑ Grit: out-work, outlast the competition
- ❑ When in doubt over-communicate, Bad news must travel fast
- ❑ Invest in yourself – buy books, software tools, computer equipment, productivity enhancements
- ❑ Pay It Forward – answer questions, Volunteer to help others, even within your team & organization
- ❑ Work hard so that you can know when to work smart
- ❑ Be the change you want to see in the world
- ❑ Say Yes First
- ❑ Learn something new everyday

WHY ME?

- 29-year technology veteran – still reinventing myself over time
- Civil engineer by training – never practiced formally but use the skills everyday
- Self taught software tinkerer who loves growing techies – work yourself out of a job I was told (I enjoy doing that)
- Opensource advocate
- Software delivery journey
 - 10 years running custom software shop in Uganda
 - 6 years at Uganda Central Bank as consultant for difficult technology challenges – business continuity and disaster recovery, introduction of Credit Reference Bureau
 - 1 year Mercy Corps
 - 2 years ThoughtWorks SA and Uganda
 - 8 years delivering national level digital health services, part time epidemiologist, disease surveillance specialist
 - 2 years back into Fintech space – 18 months Beyonic, 6 months Baxi VAS
 - 30 years of tech trenches ahead of me
- Poultry breeder at the moment – retirement plan is agriculture

- Pan-African payment service aggregator
- Services:
 - Make payments to others
 - Get Paid by customers
 - Purchase Value Added Services – airtime, data, electricity, insurance etc
 - Cards



At Onafriq, the only currency that matters is access.

We believe that making a payment should be as simple as a phone call. This access can open up markets and connect people to a world of opportunities.

Our work transforms the lives and realities of Africa and the diaspora, overturning injustices and rendering borders insignificant.

We are the "Network of Networks" that provides convergence and interoperability by enabling our partners to scale their digital payment strategies.

500M

connected mobile wallets

1700

cross-border
payment corridors

180

MNOs, MTOs &
Banks Connected

470k

Enterprise &
Merchant Customers

41

African nations
in our Network.

QUESTIONS, THOUGHTS & IDEAS



THANK YOU

For questions or suggestions

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