A KEVIN DUNCAN PLAYBOOK

Built in Four Weeks

What building the UK's furlough and Eat Out to Help Out platforms in weeks taught me about speed, and why most "we need six months" arguments don't hold up.

THE CORE PROBLEM

The six-month excuse doesn't survive contact with a crisis

In spring 2020, HMRC needed to build a service capable of paying millions of people, at hyperscale, with no room for a phased rollout. It had about four weeks.

Product teams love to say good discovery takes months. Sometimes that's true. But in the spring of 2020, HMRC built the technology behind the Coronavirus Job Retention Scheme, the furlough platform, in around four weeks, and went on to build Eat Out to Help Out in a similarly tight window a few months later.[1] Every launch went live on time, most a week or two early, with a 94% user satisfaction rating.[1]

I was a product owner on the UK Government team delivering these programmes. What I took from it wasn't "move fast and skip the boring parts." It was closer to the opposite: speed at that scale is not something you improvise in a crisis. It's something you buy years in advance, and spend deliberately once the crisis actually arrives.

> **This is not an argument against discovery, or against process.** It's an argument about where the six months actually needs to go: not into every project by default, but into the platform, the standards and the capability that make the next crisis survivable in four weeks instead of six months.

THE REAL ANSWER

Three things, not one

Ask most people how a government department builds a national payment platform in four weeks and you get one of two answers: "they must have cut every corner," or "they must have thrown huge teams at it." Neither is the real answer. Three specific things made it possible, and only one of them actually happened during the crisis itself.

Pre-Built Capability — Years of platform investment, ready before the crisis arrived

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Compressed, Not Skipped, Discovery — Real user research, run in days instead of weeks

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Disciplined Temporary Trade-offs — Shortcuts taken deliberately, and paid back once the crisis passed

Only the middle and bottom stages happened inside the four weeks. The top one was already years old by the time the crisis arrived.

THREE WAYS TO BUILD IT

The three principles

01 Pre-Built Capability

HMRC's Multi-channel Digital Tax Platform, its cloud platform for user-facing services, had been evolving for roughly seven years before 2020.[2] It had already solved the hard, boring problems: authentication at scale, a coherent API strategy, GDS-compliant patterns ready to reuse, and infrastructure that could absorb a spike measured in millions of users overnight. None of that got built during the four weeks. It got built during seven years of unglamorous platform investment, the kind most organisations quietly deprioritise the moment budgets get tight.

> **The uncomfortable implication.** If your organisation cannot ship a new service in weeks when it matters most, the failure did not happen this month. It happened every quarter for the last several years that platform investment lost out to the next feature request.

02 Compressed, Not Skipped, Discovery

HMRC's usual research cycle takes around ten working days just to recruit participants, then a further two weeks of interviews. For Eat Out to Help Out, the research team compressed participant recruitment to 48 hours and ran insight cycles in one-week sprints, feeding findings back to the delivery team daily rather than at the end of a research phase.[3]

This is the part that gets lost in the "move fast" version of this story. They did not skip research. They redesigned the cadence of research, and kept every stage that actually mattered: real users, real interviews, real evidence shaping real decisions, just compressed into a rhythm that could keep pace with delivery instead of running two steps behind it.

03 Disciplined Temporary Trade-offs

Delivery teams on these programmes knowingly adopted short-term "short-circuits", deliberate simplifications never intended to be permanent, and then spent the weeks immediately after launch removing the ones no longer necessary.[4] That is a materially different discipline from cutting corners. Cutting corners means hoping nobody notices. This means writing down exactly what you compromised on, and exactly when you're going back to fix it.

Treat this as a ledger, not a guilty secret. Every trade-off gets a name, an owner and a date to revisit it. The teams that get burned by "moving fast" are usually the ones that never wrote the ledger down in the first place.

PUTTING IT TOGETHER

Compressing the cadence

Here's what actually changed between HMRC's normal research rhythm and the one used to deliver Eat Out to Help Out. Notice how much stayed exactly the same.

NORMAL CADENCE

— Recruit participants: ~10 working days

— Interview & gather insight: ~2 weeks

— Feedback to delivery team: end of research phase

— Total cycle time: ~4–5 weeks

CRISIS CADENCE

— Recruit participants: 48 hours

— Interview & gather insight: 1-week sprint

— Feedback to delivery team: daily

— Total cycle time: ~1 week

Notice what did not change: real users were still recruited, real interviews still happened, real evidence still shaped the product. What changed was the loop time. That's the transferable lesson: not "skip research," but "redesign the loop so evidence arrives as fast as decisions need to be made."[3]

WHERE THIS BREAKS DOWN

Common pitfalls

- **Copying the speed without the platform.** Trying to replicate four-week delivery on top of a decade of neglected technical debt just produces a fast-moving failure instead of a slow one.
- **Treating crisis speed as the new normal pace.** The disciplined trade-offs that make four weeks possible are not sustainable indefinitely. Crisis speed run continuously is how teams burn out and ship irreversible mistakes.
- **Skipping the ledger.** A shortcut taken without a written owner and a revisit date does not get revisited. It becomes permanent, quietly, until it's load-bearing.
- **Confusing compressed discovery with no discovery.** The teams that succeeded compressed the loop, they did not remove it. "We didn't have time for research" is usually a choice, not a constraint.
- **Assuming the six-month estimate was ever really about the work.** Sometimes six months is genuinely required. Often it's a default, inherited from the last project, never actually re-examined against what this one needs.
- **Declaring victory the day it ships.** The real test of the trade-offs made under pressure comes weeks later, when someone has to maintain what got built. Budget the clean-up, don't just hope for it.

THE CANVAS

Your crisis-readiness audit

You won't know if your organisation could deliver in four weeks until you've honestly answered these three questions.

WHAT CAPABILITY DO WE ALREADY HAVE ON THE SHELF?

WHAT'S OUR RESEARCH TEAM'S FASTEST POSSIBLE HONEST CYCLE TIME?

Trade-off ledger

TRADE-OFF MADE	WHY	OWNER	REVISIT DATE

THE AUTHOR

About Kevin Duncan

Kevin Duncan is a product and digital transformation leader with over a decade of experience delivering product strategy and large-scale change across financial services, government and consumer sectors in the UK.

As a product owner on the UK Government's COVID-19 response, he worked on the delivery of the Coronavirus Job Retention Scheme and Eat Out to Help Out. He now leads product strategy and transformation for the UK mortgage and property ecosystem as Product Director at Novus Strategy & Consulting.

This playbook is drawn from that experience, and from workshops Kevin has run with product teams on what genuinely makes speed possible under pressure.

Want help building the capability that makes your next crisis survivable?

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References

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3. Leo, C., HMRC Life at HMRC blog (2021) "Delivering digital services in a global pandemic (Eat Out to Help Out)."
4. Equal Experts case study, "How HMRC supported the economy in four short weeks."
5. House of Commons Library, "Coronavirus Job Retention Scheme: statistics" (final scheme evaluation: £70 billion in total claims, 11.7 million jobs); and "Eat Out to Help Out Scheme" (£849 million claimed, £840 million paid).