

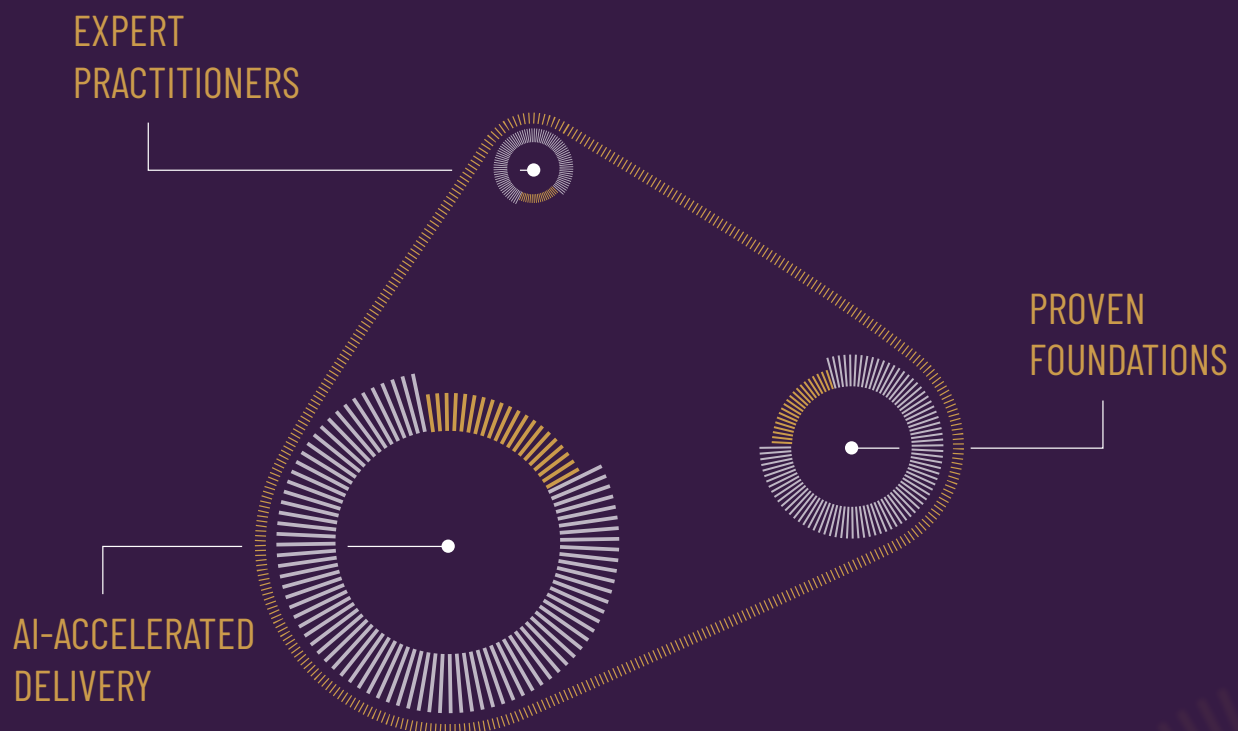


TWENTY

Turning technology into a profit centre

THE THREE CIRCLES

A NEW APPROACH FOR ACCELERATING BUSINESS GROWTH



80TWENTY.TECH

EXECUTIVE SUMMARY

This document describes the Three Circles approach from 80Twenty. For the first time, organisations have a model that allows them to leverage the full commercial promise of technology at the precise moment its benefits are going exponential.

The model reflects the conviction at the heart of our company: many organisations spend the majority of their technology capacity on the work that keeps the estate running and not enough on the work that generates commercial return.

The Three Circles is the approach we use to build software for our customers, so they can turn ideas into new features, more frequent customer transactions and increased revenues.

The Three Circles amplifies the discipline of expert practitioners, encoding it into the foundations every team builds from. We then harness AI within that disciplined framework to deliver productivity, absorb change and compound the return on every cycle.

Security, compliance, performance and sustainability can now be achieved together. Quality, schedule and cost no longer have to trade against one another.

Business leaders can now achieve their commercial objectives and pull ahead of the competition.

ABOUT THE AUTHOR(S)

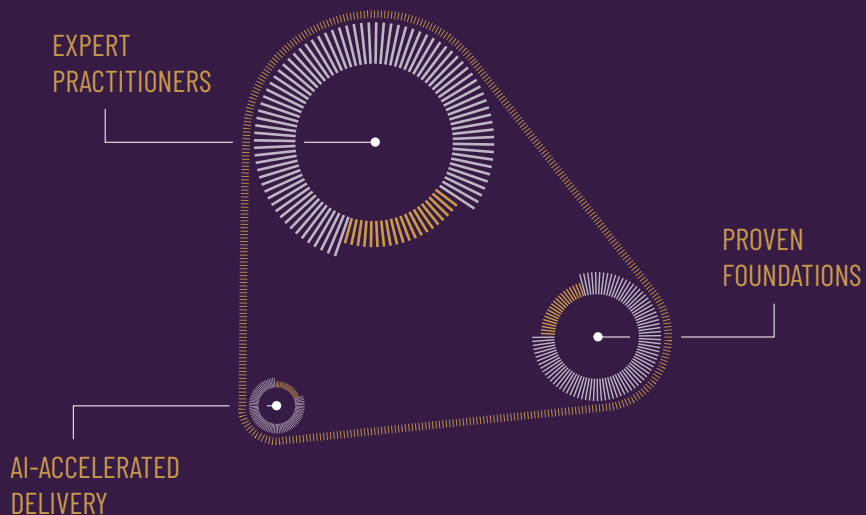
80Twenty was founded to present a practitioner-led partner for this shift. Through our software factory approach, we codify security, compliance and engineering standards into reusable capabilities, helping organisations reduce the cost of building and operating technology (80) while directing investment toward the work that differentiates them (20) — across financial services, retail and utilities in the UK, Europe and the GCC.

You can book your 30 minute walk through of our philosophy & approach here:

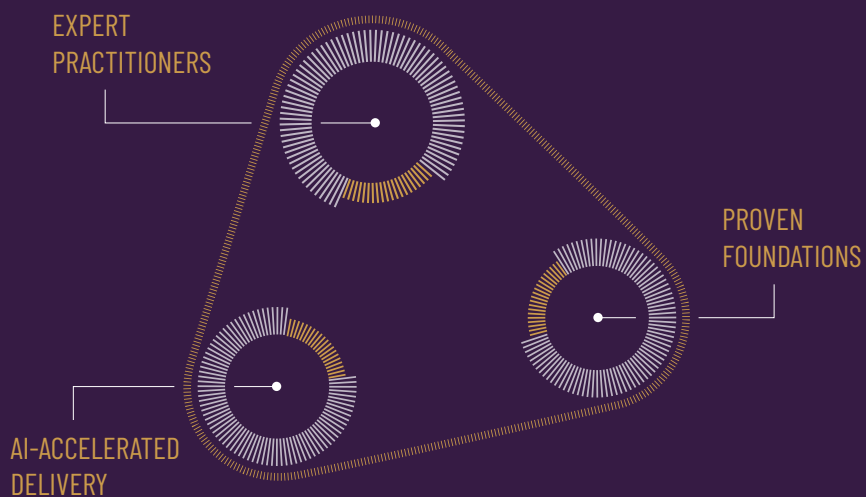
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We are also available by e-mail at info@80twenty.tech

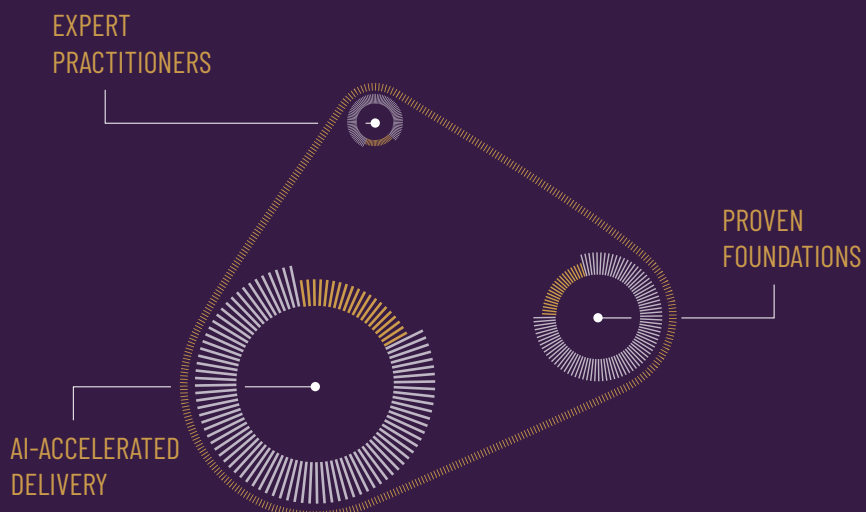
Organisations begin with a heavy reliance on **Expert Practitioners**.



As the **Expert Practitioners** codify their knowledge in **Proven Foundations**, teams are increasingly able to harness **AI** and become less dependent on individual experts.



Eventually, **AI** is able to accelerate growth rapidly, freeing up people to focus on the most valuable, strategic work.



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PREPARING FOR AI WITH THE THREE CIRCLES

The practices that define high-performing technology organisations are well documented: automated testing, continuous delivery, shift-left security, policy as code, observable systems. Their value is not in question. The organisations that have built these practices ship faster, recover faster and comply at lower cost.

Many organisations recognise these practices, yet few have truly leveraged their potential. Why? Organisations are built around accountability where teams own their objectives and are measured against them. It means, however, that the investment required to build and sustain these practices has always competed with the immediate pressures of delivery. The Three Circles does not ask organisations to change that dynamic. It makes discipline the natural outcome of how teams work.

The organisations that prepare for AI now will be the ones that capture its value when it arrives in full. Its commercial promise is orders of magnitude greater than any technology shift that has preceded it. The Three Circles is how that preparation is made. It is not a response to what AI can do today. It is a foundation for what AI will do and for ensuring the organisations that build it are positioned to capture every advance as it comes.

That preparation is not optional. Pace without discipline produces risk. Without the right standards in place, greater output produces greater risk. The Three Circles ensures the discipline is permanently in place so that pace produces return, not risk.

Discipline has never been more valuable, and that is why we developed the Three Circles approach.

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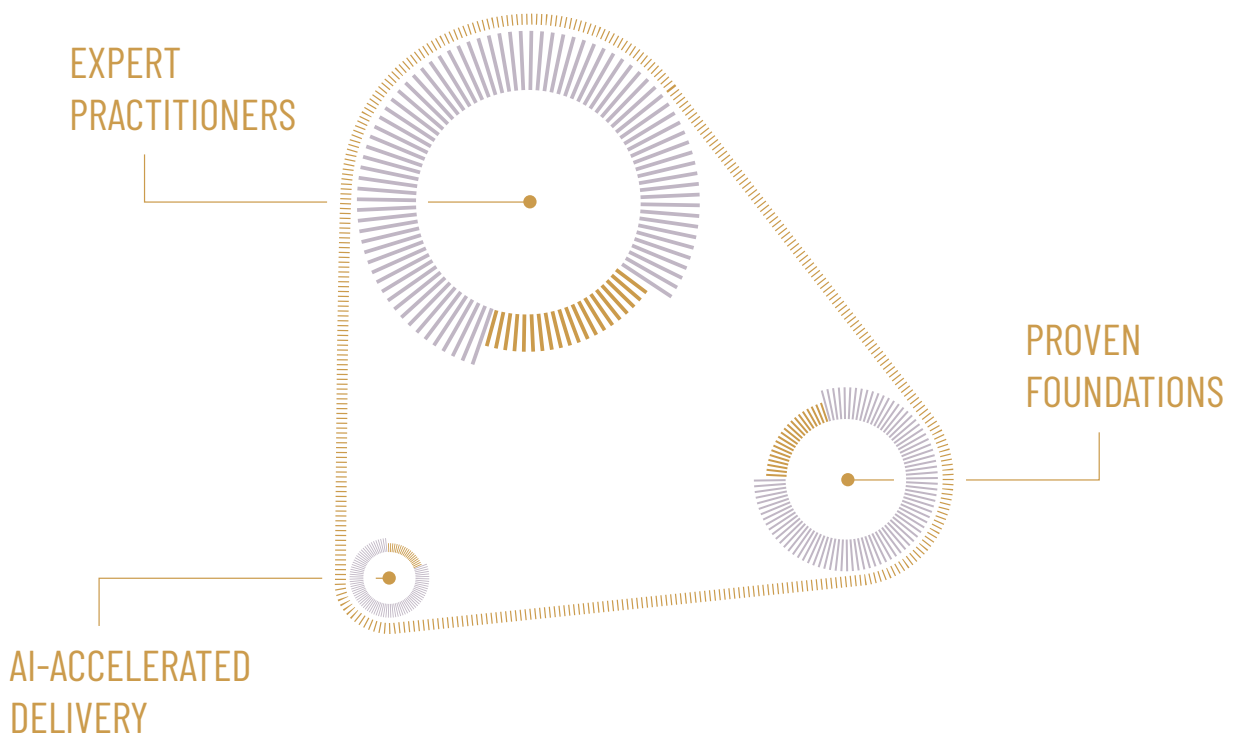




Expert Practitioners — hands-on engineering leads who embed alongside your team, define the standard and build the Proven Foundations that distribute it. Their value is in the decisions they make, the standards they set and the knowledge they encode so the organisation retains it permanently.

Proven Foundations — the codified knowledge of Expert Practitioners, distributed as the components every team builds from. Security, compliance and reliability are built into the route to production. Teams now focus more time on high value, revenue generating decisions. The cost of that standard is amortised across every team that builds from it — the more that do, the greater the return on what was established once.

AI-Accelerated Delivery — AI operating within the framework the first two circles establish. It does not determine the standard — it works within it, going faster in a safer fashion and producing better output with each cycle as the model it builds from strengthens.



The three components are not independent. Expert Practitioners produce what every team builds from. Proven Foundations distribute what Expert Practitioners know. AI accelerates within the boundary both establish. The discipline is the throughline.

A series of parallel, slightly curved lines in a dark brown color, arranged in a fan-like pattern that originates from the top left and extends towards the bottom right of the page.

// DISCIPLINE
HAS NEVER
BEEN MORE
VALUABLE //

DISCIPLINE IN PRACTICE

Discipline is a safety net. Like any safety net, it only functions once it reaches sufficient mass and must be built before it is needed. In the context of software development, the practices that form a safety net determine how quickly an organisation can move, how confidently it can ship and how safely it can deploy AI. Each one has a direct commercial consequence.

PUTTING THE PRINCIPLES IN PLACE

Automated testing means defects are caught during development, rather than in production. A defect resolved by a test suite costs hours. The same defect discovered in production triggers incident response, regulatory exposure and customer impact — consuming the working capital that could be funding the next feature.

Continuous delivery means software moves to production in small, frequent, reversible increments. Done properly, this investment converts to return sooner. When something goes wrong, the scope is contained and the resolution is measured in minutes rather than days.

Shift-left security means security is addressed during development rather than after release. The earlier a vulnerability is found, the cheaper it is to resolve. The further it travels toward production, the more it costs — in engineering time, regulatory engagement and reputational consequence.

Policy as code means compliance evidence is generated automatically as a byproduct of delivery. The labour cost of audit preparation, evidence assembly and regulatory response falls continuously as the model matures.

Observability means the business knows what its technology is doing in real time. Not only are problems more visible before customers find them. Engineering time better utilised on better predicting customer needs.



**"THE SAFETY NET IS
NOT A CONSTRAINT
ON AMBITION.
IT IS WHAT
MAKES AMBITION
COMMERCIALY
VIALE."**

The aggregate effect is a technology function that converts investment into return faster and at lower cost. Software in development is inventory — capital committed but not yet returning. Every defect that reaches production, every compliance gap found after release, every vulnerability that demands remediation extends the time between investment and return. These practices systematically eliminate that drag. Working capital converts faster. The return on the technology investment improves continuously.

The attempt to solve this is not new. Platform engineering and shared services have each tried to centralise standards and make them available to the teams that build from them. Our consistent finding is that teams find ways to work around them. When a standard is optional, it is bypassed whenever delivery pressure demands it. Both models make the discipline available. Neither makes it unavoidable.

The Three Circles is different because Expert Practitioners are not providing a service that teams choose to consume. They are embedded and accountable, building the standard into the route to production. The correct way to work is the default approach. Teams work smarter because the discipline is the path of least resistance. They fall into the pit of success.

The safety net is not a constraint on ambition. It is what makes ambition commercially viable. The organisations that establish this safety net now are the ones that will capture what AI makes available.

A decorative graphic consisting of numerous parallel lines of varying lengths, arranged in a fan-like pattern that originates from the top left and extends towards the bottom right. The lines are a darker shade of the background color.

// TEAMS WORK
SMARTER BECAUSE
THE DISCIPLINE IS
THE PATH OF LEAST
RESISTANCE. //

OUTPACING THE COMPETITION

// THE THREE CIRCLES REMOVES FRICTION BETWEEN A BUSINESS IDEA AND A CUSTOMER TRANSACTION – CHEAPER, HIGHER QUALITY AND MOVING FASTER BECAUSE THE DISCIPLINE IS ALREADY IN PLACE. //

Many organisations do not distinguish between the work that keeps the estate running and the work that generates return. 80Twenty understands both paradigms intimately and offers a model that addresses both simultaneously.

The Proven Foundations mean teams spend less time thinking about security, compliance and reliability and more time on the work that generates return. These properties are enforced continuously and the estate responds to regulatory change without disrupting delivery. The cost of the foundational work falls as the model matures. The quality of what is built rises.

With the foundational work handled, teams can focus more attention on the work that generates commercial return. Expert Practitioners bring the domain knowledge that allows product teams to produce goods and services that generate revenue at a pace faster than the competition. Organised into stream-aligned teams with full ownership of their value stream, they work smarter because the foundational obligations are no longer competing for their attention. AI executes against the organisational ontology practitioners have built — experiments run faster, evidence is gathered earlier, the cycle from commercial hypothesis to customer transaction compresses. The business tests and validates at pace because the safety net makes it safe to do so.

The result is a technology function that outpaces the competition because the model is designed to do so. With the 80% governed structurally, product teams are never inhibited from getting features into production. The smartest people in the business direct their full contribution toward the work that generates return rather than the obligations that consume it.



// THE RESULT IS A
TECHNOLOGY FUNCTION
THAT OUTPACES THE
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TO DO SO. //

THE FLYWHEEL

// HIGH QUALITY,
SECURE, COMPLIANT
AND IN FRONT OF
THE CUSTOMER
BEFORE THE
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The Three Circles gets better the longer it runs. The safety net strengthens as practitioners encounter new problems and encode the solutions. AI executes against a richer foundation with every cycle. The commercial work compounds as domain knowledge accumulates. Costs fall. Output rises.

The organisation that has established this model is in a stronger position this quarter than last — and a stronger position next quarter than this one. The gap between those who have built the safety net and those who have not widens over time.

The best people in the business direct their full contribution toward the work that becomes brand differentiating. And as AI takes on more of the execution, their judgement — the domain knowledge, the commercial instinct, the standards they hold — becomes the scarcer and more valuable input. The flywheel rewards the organisations that invest in it with exactly the people and capabilities that make it turn faster.

A decorative graphic consisting of numerous parallel lines of varying lengths, arranged in a fan-like pattern that originates from the top left and extends towards the bottom right. The lines are a darker shade of the background orange.

// THE THREE CIRCLES
GETS BETTER THE
LONGER IT RUNS. //

CONCLUDING THOUGHTS

// IT WILL REWARD
THE ORGANISATIONS
THAT ARE READY
AND COMPOUND THE
PROBLEMS OF THOSE
THAT ARE NOT. //

The gap between technology organisations that perform at the highest level and those that do not is not a mystery. The practices that close it are known. What has been missing is a model that makes them structurally achievable and commercially viable at the same time. That conviction is why we named the company after the ratio.

We have spent our careers inside the organisations where getting this wrong has financial, regulatory and personal consequences. 80Twenty is built from that experience.

The potential of AI is unlike anything that has come before it. It will reward the organisations that are ready and compound the problems of those that are not. The distance between those two positions will define industries for a generation.

The Three Circles exists to put organisations on the right side of that divide — and the time to prepare is now.

ABOUT 80TWENTY

We are technology practitioners taking a software factory approach to dramatically reduce the cost of building high-quality, secure, compliant and sustainable technology systems.

By codifying security, compliance, and engineering standards into reusable capabilities, we help organisations turn technology into a profit centre by focusing on work that differentiates them.

We work with complex, regulated organisations across financial services, retail and utilities, operating in the UK, Europe and the GCC.

MARK CAPALDI - FOUNDER



A senior technology leader with over 25 years of experience delivering business-critical platforms, across multiple industry sectors including financial services, energy & utilities and travel. Mark has built and led large, high-performing engineering organisations responsible for some of the most demanding technology environments in regulated industries.

In recent years, Mark has moved into senior business leadership roles, overseeing complex client portfolios valued in excess of £30m and leading teams of approximately 175 technologists, providing important counsel to a senior layer of engineering leadership. Mark is known for setting high engineering and delivery standards and supporting teams to meet them consistently. He brings a pragmatic ability to translate business goals into executable technology strategies, ensuring that systems are built to scale, remain resilient under change, and deliver tangible value to end users.

CONNOR REID - FOUNDER

A technology and cyber security leader with 14 years of experience, developing and securing complex cloud platforms for organisations in regulated industries. He has a proven track record of leading multidisciplinary teams across the UK, Europe and the Middle East, delivering large-scale systems with a strong focus on security, reliability and regulatory compliance.

In recent years, Connor has taken on senior leadership roles, operating on the CISO side of major platform programmes. He advises C-suite leaders and board members on balancing innovation with risk management, leading transactions of up to \$40M in Digital Banking to ensure technology initiatives drive business value. Connor's leadership is defined by a hands-on approach and a commitment to excellence in both engineering and security. He sets high execution standards and ensures that platforms are scalable, resilient and fully compliant with regulatory mandates.



80Twenty is a practitioner-led organisation, helping CEOs to turn technology into a profit centre through its software factory model.

To book your 30 minute walk through
of our approach, please

[CLICK HERE](#)

We can also be reached by e-mail at
info@80twenty.tech