# Character Building Moments

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Service • Strength • Solutions

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By the time I left Old Mutual, on the 28th of February 2001 to begin a new chapter in my life as CEO of a fledgling company, Nyaradzo, I was the most successful Old Mutual sales agent and financial advisor of all time. I had won all the awards there were to win, travelled many parts of the country and some of the countries within the region on retreats, seminars and award giving ceremonies. In those days Old Mutual held regional awards ceremonies to recognise outstanding sales people from the countries they operated in. They would put together many activities, including motivational talks by international speakers invited from all over the world to share their experiences and words of wisdom. The event culminated in the presentation of the annual sales awards to outstanding individuals who would have excelled in their craft. Through these organised company events and accompanied by my wife Mavis, we traversed the region including the Wild Coast in South Africa and Mbabane in Swaziland, where we stayed at the pristine Royal Swazi Hotel, among others.

In Zimbabwe Old Mutual functions would be held in Victoria Falls, Kariba, Nyanga and Vumba. In my first year as a sales rep I received the Assistant General Manager's award for sales agents. To announce and celebrate their successful sales people, Old Mutual published the list of award winners in national newspapers.

To give some perspective, I joined Old Mutual on the 1st July 1986, as an administration clerk in a special section of the Employee Benefits Division called Market Linked, headed by Section Manager, Marian Shepherd, (now late, MHDSRIEP). The Employee Benefits Division Manager was Richard Stakemire, now late, (MHDSRIEP) and below him were two Assistant Divisional Managers, Lovemore Pambuka who headed up the Administration division and George Mpamhanga who headed up the Benefits division. They had department managers below them who in turn had section managers reporting to them.

Team leaders were below section managers and were mostly those in training for future promotion as section managers. I was slotted into this structure at grade 16, the lowest grade in administration and it was from this lowly position, the bottom of the pyramid, so to speak, that I had ambitions to rise to the top.

Our department manager, Garcia Viki, used to think I was the worst thing that inhabited planet earth. For instance, as staff, we enjoyed many benefits including fourteen days leave to get married. Although I had had many rough moments working under him, the days before my marriage were defining for me. When all the paperwork for my fourteen day's leave of absence was prepared for his signature, Garcia shredded it, shoving it into 'file 13', otherwise known as the bin, denying me the benefit! This is one example of the relationship I had with a superior under whose mentorship I was supposed to grow and flourish. The Market-Linked section would be my home for the next four and half years despite the sometimes uncomfortable moments.

My section manager, Marian Shepherd and Nancy Guzha my team leader, helped me settle in. Marian was motherly in her treatment of me. She showed leadership, compassion and love, earning herself a lot of respect. If my memory serves me correctly, Nancy and I were of the same age but she was a lot more mature than I was. Nancy married Lloyd Chanetsa and was one of the first women I knew who would carry their maiden surname into marriage creating a double-barrelled surname to her name Nancy Guzha-Chanetsa. Other members of our team were Sam Rwambiwa, whom we called Mukoma Sam, Shebba Takabinga and Lazarus. Tendayi Kanjanda, current Nyaradzo FD would join us later.

Marian and Nancy like true mothers would take turns to bring us sandwiches for tea almost every day and on occasions they brought freshly baked cupcakes and muffins. Mukoma Sam and Lazzie would also buy freshly baked Lobels bread on their way to the office. When Zed Koudnaries founded Innscor, they would sometimes buy Baker's Inn bread which we would all share. Soon I would join in, buying bread on my way to the office to share. We were a very close knit family working together.

Gavan Hodges, now late (MHDSRIEP), a senior manager in the Employee Benefits Division would come to see Marian Shepherd, often during lunch time and they would eat together. I got to know that Gavan was Marian's live-in partner. This was the same Gavan who would become my boss at FAS a few years later, making it easier for me to settle in a territory so structured and intimidating.

Nancy taught me everything I needed to know about employee benefits administration including balancing the Fund C, as well as doing quick reconciliations first thing every morning in order to establish the split of amounts to be invested in the different funds as required by the Old Mutual investments team. There were basically three funds into which premium income would be split, Guaranteed fund, Special fund and the Market Linked fund. This was done to achieve the best return on employee benefits premiums so retirees would receive a good pension on retirement.

Different schemes chose different administration and investment options to suit their desired outcomes and would be split according to their choice of asset classes with those choosing market linked assets being administered in the Market Linked section, where I worked. After close to five years in this section, I realised I wasn't going to progress if I stayed in administration and this prompted me to make the decision to resign and move into sales.

After Mavis and I got married in March 1991, I had viewed a house in Kambuzuma that I wanted to buy, it was the time for me to access the staff housing loan. One of the conditions was that the transaction had to be signed off by the Assistant Divisional Manager (ADM), who in my case was Lovemore Pambuka.

After days of lobbying Lovemore to accompany me so I could show him the house for his approval, he reluctantly agreed. We drove in his car to Kambuzuma so he could inspect the property. Before we even went inside, Lovemore stated that the house was worse than his boy's-khaya in Borrowdale, a house he had bought for forty thousand dollars a few years earlier and not worth the asking price of ninety thousand dollars for my proposed home in Kambuzuma. I breathed a sigh of relief when he concluded he would sign the paperwork off only because Old Mutual Properties would do a valuation on the property which would disallow the purchase in his words, "of this ramshackle of a house". A few days later I received the valuation report from Old Mutual Properties which put the value of the house at eighty-seven thousand five hundred dollars, only two thousand five hundred dollars short of the asking price. I was asked to pay

the two thousand five hundred dollars difference and we had our first home, number 108 section two Kambuzuma. That was it for me.

The following year I called Mr Never Chirokote, District Manager, Sunshine team at Trustee House Branch, to enquire if I could join his Sunshine team as one of his sales agents and he agreed, I was on cloud nine. I knew Mr Chirokote from Church, he had been my father advisor as a member of the United Methodist Youth Fellowship (UMYF). When I married Mavis, I had invited Mr Chirokote to be one of two directors of ceremonies at our wedding together with then Evangelist, now Reverend Ellison Kamupira, our Chaplin General at Nyaradzo. I flourished under Mr Chirokote whose boss was Mr Ernest Mupfunya, now late, (MHDSRIEP). I will forever be grateful for their wise counsel and leadership.

As a member of the Old Mutual field sales force, I rose quickly through the ranks becoming an Executive Rep and Senior Executive Sales Rep within a three year period, earning me the invitation to join the prestigious Old Mutual Financial Advisory Services (FAS), an elite team of advisors as the youngest financial advisor. I was in my element.

I flourished at FAS and quickly became the top dog in a place previously dominated by the most successful of Old Mutual's advisors, Clive Wright, Mike Goldberg, Nigel Pickard, Brian Stone, Andy Bradshaw, Nico Smit, Diana Smith, Neil Natville to name a few. In those days, joining FAS was intimidating for most mortals, more so for a village boy from Rukweza. Despite the social pressures, I settled in relatively well thanks to our manager Gavan Hodges. I had known Gavan as alluded to earlier, who was a South African national and must have been brought in for his wealth of knowledge and experience in Employee Benefits. Always gracious and fatherly, the late Gavan had been promoted a few years before my invitation into FAS, to head-up this prestigious unit within Old Mutual.

My performance at FAS was not affected with relocation to the new and better offices, if anything, it got better. Where previously, I had one secretary paid for by Old Mutual, at FAS I had three. I increased my staff complement to five, all paid for by Old Mutual including a driver and messenger. I excelled at my craft winning numerous more awards.

To take you back a little, I had always been fascinated by photographs and it had been my wish to one day own a camera. That dream became a reality when I started working and bought a camera, literally out of my first salary, learning the art of photography through trial and error. I would take pictures of my friends, spend money processing them, initially at the now defunct Kodak along Samora Machel Avenue and later at Gold Print a few blocks from Cnr Speke Avenue and Second Street, on Gordon Avenue. After a few films and photos, some good, some bad, I believed I had mastered the skills needed for photography and was now competent enough to start charging for my services.

I would go from office to office early before work, during lunch time and after hours taking pictures of people who wanted to show off in their offices to friends and family but couldn't because photographers were not permitted into our Mutual House offices. I became as it were, "the resident photographer" and when my work colleagues showed off their photos, demand for my services among staff shot through the roof. To improve on the quality of my product and in the process, enjoying my new found hobby and occupation, I bought a better and more sophisticated camera, a Canon EOS series. The quality of my photos improved significantly gaining me even greater popularity and making me lots of money. I would buy more sophisticated cameras and later video cameras as my photography business grew.

Old Mutual like many organisations of its time, had many young adults, male and female. They would start dating among themselves or finding external partners, getting married and having children. Because I had already proved my talent in capturing special 'Kodak moments', I became the defacto official photographer taking pictures of my colleagues weddings as well as people outside of work.

I was invited to take pictures at their children's birthdays, as well as their graduation ceremonies as most continued with their studies even after starting work. Soon I was busy every weekend, Saturdays and Sundays taking pictures at functions. In some cases I would be invited to the homes of clients to do family photo shoots and portraits.

This village boy from Rukweza had built a large following and had a good standing in society. My stock rose quickly, qualifying me for markets that were hitherto beyond my reach. I eventually found the confidence to ask out those girls who were beyond my pay grade including my future wife, Mavis.

By the time I became a sales rep, I was so proficient in photography that it opened doors for me. It became the secret weapon I used to gain access to markets. When a graduate invited me to take photos of his or her graduation in the great Hall at the University of Zimbabwe, I realised I had found a gap in the market. In those days there were not many people into photography and graduates wanted memories of their special day captured, they wanted a record of that moment when they would be capped by then President Robert Mugabe who was at that time, an icon. Because the guest of honour was the Chancellor of the University and the President, security would be tight. I soon figured out how to obtain a press card which allowed me to gain access into the Great Hall, the venue of the official function, year in and year out.

I would arrive early and find a strategic position around the graduation stage which gave me access to get great shots of the graduates as they lined up one by one to be capped by their Chancellor. I didn't need to know them personally, all I needed was to take a good picture of them. There was a book, a roll call if you like, that had the names of each graduate as well as their faculty and area of study which I used to follow up on my potential photography customers.

After graduation, I processed the pictures ready to deliver to people I didn't know, I also didn't know where to find them but soon discovered that I only needed to find a few of them which would lead me to locate the others. The week after graduation was my busiest as I ran around delivering photos taken without a contract and trying to get payment. This run-around delivering pictures was special, as I had the added advantage of knowing where my subjects worked and their phone numbers and I took the opportunity of introducing myself as an Old Mutual sales agent. Most of my 'photography' clients would sign up with me taking out policies on the day of delivery of their beautiful pictures capturing the moment of their academic achievement.

In those days, almost all graduates would have got a job immediately after college and on graduation day would already be on their third or fourth pay cheque, so payment of their kodak moments and signing up for an insurance policy was almost guaranteed.

I quickly dominated the graduate market as I would write most of them from all faculties, I was unbeatable. For all the years I was a sales rep, I wrote more graduates than anyone, from doctors, pharmacists, accountants, engineers, lawyers, you name them, I signed them up, helping them get security for mortgages which back then were easily accessible, as well as car loans that required security in the event of death.

To understand how dominant I was as a sales rep and financial advisor, let me try and put it into perspective. One of the measures used to determine success in the insurance industry, is the written premium. This is what brings in revenue. For sales agents, it is denoted as Gross Written Premium, (GWP). The person who writes and submits the most in new business, in volume and value, is considered the most successful. My GWP was usually equal to that of the second and third agents combined and in some cases we would need to combine it with that of the fourth and fifth agents.

Signing up graduates for their first policy and giving them financial advice helped me build strong relationships, most of which I have maintained to this day. Many would sign up for sizeable policies when they got promoted or when they wanted bigger loans or mortgages. As my client base grew, so did my income, to the point that according to some sources in the HR department, I earned more money than most executives, including the GM.

It was during my time at Old Mutual that I learned about customs rummage sales. These are sales held when importers of goods into the country fail to pay the required amount of duty or when they under-declare the cost of purchase so as to pay reduced amounts of duty. In both cases, the goods would be impounded and sold on auction to bidders in what is called a customs rummage sale. On days when one would be lucky, one could buy lots of good items at great prices which made for good profit margins on resale.

At one rummage sale, I was lucky enough to buy more than three thousand dictionaries in one lot at a very competitive price. I sold them over a period of time generating huge amounts in profits. On another lot, I was fortunate to buy more than thirteen thousand neck ties that must have been imported by a department store for resale. I sold most of them within a short period of time once again making huge profit margins. As I went about selling policies, I would give out a tie or dictionary to a client who signed up with me as a token of appreciation.

One of the markets I excelled in servicing, was the medical profession and many of the doctors I signed up became personal friends and remain so up to this day. In 1994 there were two soccer competitions, the Africa Cup of Nations and the World Cup. A group of my doctor friends led by Doctors Lincoln Shenje and Nyasha Masuka convinced me to donate satellite equipment, a decoder and a television set so they could watch the two soccer showpieces together in what was called DQ at Parirenyatwa Hospital. I made the investment without the support of Old Mutual, in appreciation of the support the Doctors had given me over the years.

Through the Old Mutual motor vehicle loan scheme I was allowed to buy any type of car I wanted. By the time I was a financial advisor with FAS, I was driving a Mercedes-Benz C Class, similar to those driven by senior executives. As I knew how painful it was to come from a poor background and how hard it was to get recognition and validation, I made it a point to avail my Mercedes-Benz vehicle to numerous junior doctors and other clients on their wedding day so they had a memorable and comfortable ride in a Mercedes-Benz on their special day. I would be their chauffeur as well as be their official photographer.

It was this comfort and privilege that I walked out of when I left Old Mutual on the evening of the 28th of February 2001, on foot and in pain but with hope and faith that I was making the right decision. I knew that this was not a walk of shame, but rather one of honour, that only time would tell.

In the next installment, I will be touching on why I walked out of Old Mutual on foot and in pain on the evening of the 28th of February 2001.