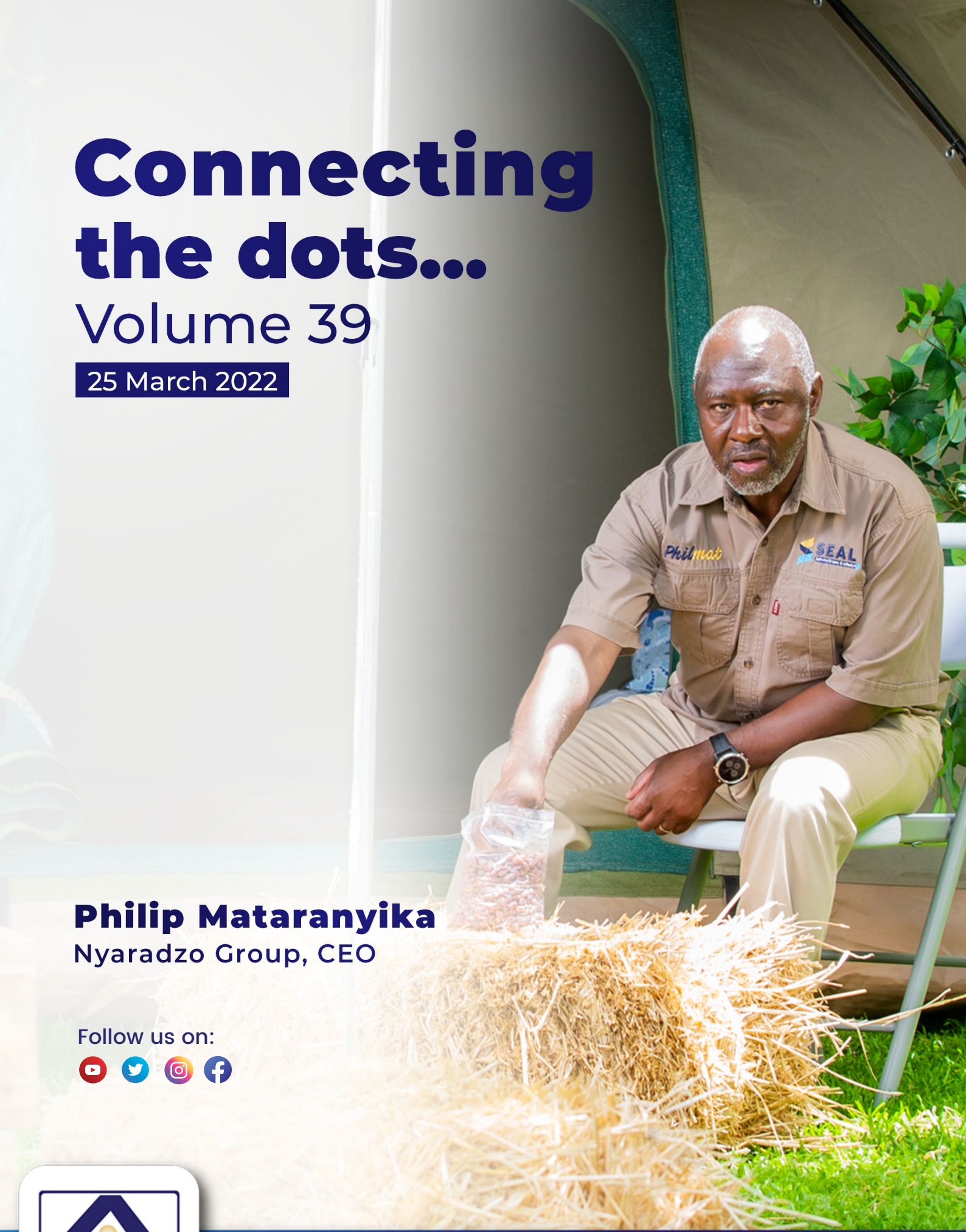
Connecting the dots...

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My bosses at OM who saw wishes where others saw weeds

In my two previous installments, I touched on the bucketful of lessons I took with me after fifteen years of dedicated service at Old Mutual. In my ongoing reflections on my priceless years there, I concluded that I would have committed an unforgivable offence if I did not also touch on some of the amazing men and women with whom I rubbed shoulders.

The influence I got from them would stay with me long after I had left the top insurer to pursue my own journey as an entrepreneur, in the same way John Fairbairn had done when he founded Old Mutual nearly two centuries ago. Marian Shepherd, my boss in the Employee Benefits where I was engaged as an Administrative Clerk, was always there to hold my hand when I was learning the ropes in the insurance industry – taking me through the paces, step-by-step.

With a steady but firm hand, Marian knew her stuff like the back of her palm and proved to all she crossed paths with that women were equally capable, if not better than their male counterparts. I am under no shadow of a doubt that those who might have stereotyped a woman's place as in the kitchen had their damascene moment once they got the opportunity to work or interact with Marian. Anything else would have meant that they needed to have their heads examined or called out for who they really were – shameful misogynists stuck in a time warp.

Our team leader, Nancy Guzha-Chanetsa was also a breath of fresh air to work with, leading by example and never growing tired of motivating us to push the bar of excellence to surpass our individual and team goals. Nancy understood that the phrase 'do as I say, not as I do' would struggle to find any relevance and resonance under the sun until actions began to speak for themselves.

As the world celebrates Women's Month, I take my hat off to salute the likes of Nancy, Marian and many other virtuous women with whom I worked at Old Mutual for stopping at nothing to prove their worth. Marian and Nancy may no longer be with us, but their influence and spirit live on forever. It would, therefore, have been remiss of me not to celebrate them for demonstrating what stuff the girl child is made of. May Marian and Nancy's dear departed souls continue to rest in eternal peace!

In the Employee Benefits Division, we had many other men and women who were good at their craft and would inspire my journey in many ways. I would also get to meet other colleagues who became just a phone call away when I needed to sound them out on anything upon moving to the Individual Life Division, in my quest to learn more about customer service and how to satisfy their needs.

As you could imagine, the Individual Life Division was full of life as the name would suggest. My path would cross again with two of my father advisors from the United Methodist Church Youth Fellowship, namely Messrs Ernest Mupfunya and Tongai Never Chirokote.

Ernest, whose dressing was always on point and staunchly believed that once God has given you a gift, it must be put to good use, had risen through the ranks within Old Mutual to become Branch Manager of Trustee House. This time, Ernest was no longer feeding me with the word from the Holy Book to nourish my spirit, but handy tips which never ran out that helped take my marketing skills to another level.

A man who had reached a level of pure perfection in his faith, Ernest would go the way of flesh in June 2016, plunging the whole of the United Methodist Church (UMC) into deep mourning. I felt the loss myself given that apart from being my mentor-of-sorts, he had many other responsibilities in the Church, including that of being music co-director, along with Richard Chitiyo, who predeceased him.

Ironically, it was Tongai Never, who, in his capacity as District Manager of Sunshine Team, made my transition to Individual Life possible, after I had inquired from him about my chances of switching over from the Employee Benefits Division.

Vhulaz as we called him, had long been a part of my life. When Mavis and I got married in March 1991, I had invited him to be one of two directors of ceremonies at our wedding together with then Evangelist, now Reverend Ellison Kamupira, our Chaplin General at Nyaradzo.

Mr Chirokote would share with me, some useful tips I would use to grow a database which when I followed through would make me a formidable and prolific sales agent.

That both Tongai and Ernest were members of the UMC, the same church I was a member of, meant that we had a lot to talk about apart from work. We became one big happy family at Old Mutual, which made my life a lot easier.

Also deserving of mention is Gavan Hodges, who would become my boss at Old Mutual Financial Advisory Services (FAS) a few years later, after I had been invited to join that elite club - becoming its youngest member. At FAS, I would rub shoulders with Clive Wright, Mike Goldberg, Nigel Pickard, Brian Stone, Andy Bradshaw, Nico Smit, Diana Smith, Neil Nativile, Simon Makaza, Edward Mugwambi and Ed Goneso, to name a few, whose impact on the trajectory that I would take after leaving Old Mutual was priceless.

Before joining FAS, I had known Gavan as a senior manager in the Employee Benefits Division. He would often spend most of his lunchtime in our Section, dinning and chatting with Marian Shepherd our Section Manager. The bond between them was so strong that there was no price for guessing that they were an item, live-in-partners for that matter. With FAS under Gavan, by the time I was invited to join them, that I knew him from when he used to visit Marian Shepherd our boss, would make it easier for me to settle in a territory so structured and intimidating.

I could write a whole book about each of these men and women who mentored and stood by me, thereby making my time at Old Mutual comfortable, memorable and productive. It would however, be a mammoth task to try and do this in one go. Suffice to say, there was one, Jonas Mushosho, a toned man of medium height who, though soft-spoken and measured in his speech, had the demeanour and stature that would make everyone around him pay attention.

Jonas would become part of the Old Mutual family four years after I had joined, having previously worked as a deputy commissioner of taxes in the Department of Taxes. He gave up his job at the Department of Taxes where many considered him a shoe-in to take over from whoever was at the helm, to walk through the Old Mutual doors in 1990, as a Tax Planning Accountant. This was another demonstration of how the business had always been alive to the need to enforce compliance in an effort to reduce tax liabilities that could easily eat into their earnings if legitimate processes were not put in place to keep such liabilities in check.

In no time, Jonas had made an impression on the powers-that-be at Old Mutual, so much that between 2001 and 2004 he was appointed as the General Manager (GM) for the newly created Retail Business and Services and was also given the responsibility for several strategic business units (SBUs), which included Unit Trusts and Individual Life, which is where I worked.

I count myself lucky to have met an inspiring figure such as Jonas during my time at Old Mutual, as his influence on me would surpass that of my other bosses and colleagues.

And this is how my association with Jonas started.

As sales agents in the Individual Life Division, we interacted with senior management at different functions and occasions. Every year, for example, Old Mutual bestowed awards on their top-performing sales personnel, at events organised through the office of the Chief Executive and that of the Chairman.

I was a permanent feature at these events, always scooping several awards, amongst them the Assistant General Marketing Manager's Award, Top Five Award abd Production Award. The main event of the awards evening was the Chairman's Trophy for top sales representative and financial advisor.

For the five years in a row before I left Old Mutual, I was the undisputed winner of the Chairman's Trophy for sales agents and financial advisors. However, I was not there to defend my crown on the same occasion in 2002 as I had left Old Mutual to set up Nyaradzo.

Another window to interact with members of the Old Mutual senior management was when they organised events to introduce new products. I remember sitting through one of them addressed by Jonas in his capacity as GM, whereupon before announcing the launch of new products, he had gone on to articulate the challenges his new portfolio was facing. Jonas was spot on in his diagnosis of the challenges the retail business faced and laid on the table what needed to be done to address them.

Articulating his transformative agenda which was as clear as day, Jonas broke it down to short, medium and long-term goals and objectives to be implemented within specific timelines, and what a speech it was! After his presentation, I walked up to him, thanked him for the wonderful presentation and asked if he could give me a copy of his speech. I am glad he did. From then on, I always referred to that speech for inspiration. After I left Old Mutual in 2001, my association with Jonas, whom I found to be a natural leader, would continue, and I would make it my business to follow his achievements and check on how well he was doing.

In 2004, Jonas was appointed Finance Director for the group, relinquishing the position in 2009, when he was made the Group Chief Executive Officer (GCEO) of Old Mutual Zimbabwe on account of his strategic leadership, emotional maturity and knowledge of the business and industry.

I felt humbled when I was one of the first people to be invited for tea in his new office. I celebrated Jonas' appointment because I knew he had what it took to lead Old Mutual through the uncertainties that were beginning to rear their ugly head in our economy at the time. Inflation was creeping upwards due to the Zimbabwe dollar, which was losing ground to major currencies.

Jonas, a Chartered Accountant by profession, had strong academic credentials to go with his new responsibilities, being the holder of a Bachelors of Accounting Science degree from the University of South Africa; a Bachelor's degree in Accounting and a Master's in Business Administration (MBA) from the University of Zimbabwe. Among his many other qualifications, he is also a holder of postgraduate qualifications from the University of Cape Town, Graduate School of Business, London School of Business and Harvard Business School.

Over and above his role of GCEO of Old Mutual Zimbabwe, Jonas would later be charged with leading thirteen other countries in Africa, excluding South Africa. He would assume the reins when Old Mutual was going through what Jim Sutcliffe, the GCEO for Old Mutual plc, referred to as a significant transformation. The insurer had witnessed strong organic growth in their major business platforms in South Africa, the United States of America (USA) and the United Kingdom (UK), with significantly improved life assurance and unit trust sales down South.

The group had also made substantial progress in the recovery programme at Nedbank, recording positive cash flows at their USA asset management business and impressive growth in both their UK businesses. During this period, Old Mutual plc had also completed innovative and broad-based Black Economic Empowerment (BEE) ownership proposals at Old Mutual South Africa, Nedbank Group and Mutual and Federal.

Lastly, they had completed the acquisition of Skandia, thereby broadening the revenue base of Old Mutual plc significantly, which had been one of the group's strategic objectives for some years. A lot was therefore expected of Jonas, and he did not disappoint as he was able to shepherd Old Mutual through one of the most turbulent periods in Zimbabwe's history.

After I had left Old Mutual, Jonas, a devout Christian and elder at the Family of God Church in Zimbabwe – founded by apostle Andrew Wutaunashe – would help deepen my appreciation for and understanding of many things in life, some of which I had taken for granted. Despite being one of the most powerful executives in the financial services sector with thirteen countries under his ambit, Jonas' humility and accessibility would inspire my own management style.

At no point did he ever brag about his achievements, qualifications or stature. He also didn't believe in employing people for purposes of just adding numbers and would encourage Old Mutual executives to "employ people not only for their hands but also for their minds and hearts."

A workaholic of note, it has always been his desire to see other people succeed, and he would leave no stone unturned in opening doors within his reach for those he thought had good ideas..

I can recount a few occasions when he held my hand as Nyaradzo was scouting for opportunities to expand our regional footprint. He introduced me to his Chairman, Johannes Gawaxab, a fantastic Namibian gentleman with whom we would initiate a deal to acquire Namibian funeral assurer, Avbob, when the South African parent company opted out of Namibia, which unfortunately fell flat on its face.

Avbob was formed as Verbond Begrafnis-Ondememing Beperk in January 1922 in the Orange Free State to conduct the business of funeral assurance. In the years that followed, it would expand into other territories, including Namibia, where it rebranded to NAMBOB Namibia in 2019 with the company's acquisition by Namibian private equity firm, EOS Capital, a company formed by Johannes around the time he retired from Old Mutual.

At some point, Jonas invited me to dinner with their partners from Kenya, led by Dr Peter Muthoka, after they had bought into Faulu, the East Africa financial services giant. The purpose of the meeting was so we could explore possible partnership opportunities with them in East Africa.

When Ralph Mupita, now CEO of Africa's mobile phone giant, MTN Group, was still working for Old Mutual, Jonas would invite me to a meeting in his office so he could introduce me to his boss Ralph.

After he became head of Old Mutual, Rest of Africa, Jonas would hold my hand all the way to Malawi, where the Old Mutual team there would host my team and I. Through his efforts, we established our first business partnership with Old Mutual, Mtunzi Funeral Services.

My relationship with and time at Old Mutual was not all a bed of roses unfortunately, as I had a few false starts.

In an effort to self improve, I had embarked on studying marketing with the Institute of Marketing Management, (IMM), while still working as an employee benefits clerk. With an intermediate diploma and awaiting results for the last few subjects, an opportunity for a property marketing officer had arisen in the properties division.

Looking at the qualifications that they asked for in the advert, I thought I had a chance of landing the post.

At the time, the division was under Luke Ngwerume, with Joyce Mtshani as Department Manager. The confidence I had of landing the post stermed from the fact that I had a few subjects left to complete my marketing diploma studies. I had gained valuable experience working in the Employee Benefits Division's Market Linked section, accounting for group premiums, which we received as part of our daily activities.

Once we confirmed receipt of the premiums, we placed the funds for investment with the Investments division. When clients delayed making payment, or were late in submitting returns, showing payment, we followed up. In my mind, this is pretty much what I thought the property marketing officer job entailed.

Unfortunately, the Property Division management had other ideas. Although I interviewed for the job, I did not make it. Moving to Individual Life later, to work as a sales agent, a trade I mastered to a T, restored my self-confidence, which had been bruised and battered due to my rejection in the properties division.

I am glad I regained my confidence, as growing up it was something I had struggled with as I had yearned for love and belonging from the time my parents had divorced. It appeared that everything that could possibly go wrong in a young life had happened to me; my parents' separation, the time I spent living with my step mothers and doing odds and ends to eke out a living, all seemed to suggest that my life was doomed to failure regardless of whatever I did. I made the choice at some point to work hard so I could change the narrative, and work hard I certainly did. My proudest moment at some point had been getting a job with Old Mutual, a financial giant from whom I would learn almost all of what I know in business as an adult.

Having learnt about systems, policies, procedures and most of all, about management styles, the time I worked in employee benefits, my then sky-high confidence had taken a battering when I suffered rejection in the properties division, opening old wounds.

My confidence would be rebooted when I left Employee Benefits to become a sales agent and Joyce Mtshani – from properties who along with Luke, were part of the interviewing panel that found me unsuitable for the property marketing officer post, - would always express her regret at not hiring me for the job each time we met once I became one of the most successful sales agents Old Mutual had.

Over the years I became very good friends with Joyce Mtshani and we remain so to this day. When she lost her only child, I was there with her until the day of burial in Bulawayo.

I had another low point on leaving Old Mutual to form Nyaradzo. As I negotiated my exit package, they refused to release my vehicles as part of the package. My biggest disappointment would come after I failed to get funding from them when Old Mutual was on the top of my list of sources from where I had hoped to get funding to get Nyaradzo off the ground.

I am happy to say that these disappointments did not break me. If anything, they actually taught me never to give up and to always have a fall-back position to keep the vision alive even when some of the things that I would have hoped to achieve did not come through.

It also taught me that it pays to have trustworthy and dependable people I can trust, such as Jonas, who can identify, appreciate, and support that special spark in everyone.

Even though Jonas' predecessor, Luke, might have presided over a period when I could not get what I wanted during negotiations for my exit package and when I tried to make the move to properties, I also learnt some valuable lessons from him. It made me appreciate that it is not every time that we can push our way through. Regardless, we need to hold out hope because when one door is locked, many more will be opened.

To this day, I still look up to Luke for inspiration as he was a visionary leader who saw beyond the horizon and helped create Old Mutual International Services Operations, a foreign currency earning subsidiary whose business it was to administer Old Mutual South Africa's legacy book. Old Mutual South Africa would pay their Zimbabwean counterparts in foreign currency for the work done, which helped Old Mutual service their foreign currency commitments including the payment of their ICT licenses without defaulting when our economic situation was at its worst.

Later in life, I would get to know Luke much more intimately when we would sit around the table for lunch or drive to his cattle farm in Norton. I also learned that he is an angler of note who spends a good amount of his time annually, fishing in water bodies around the country, including Lake Kariba.

In one of our lunch meetings, we talked about the environment, and I found him engaging and alert to the dangers we face as a planet if we sit on our laurels and do nothing about the environment. It was then that we discussed the creation and adoption of tree nurseries which led to Old Mutual being the first corporate to fund the establishment of a nursery at Zimunya High in Manicaland.

Old Mutual also became major sponsors of Friends of the Environment's inaugural walkathon held in November of 2010 under Luke's capable hand and has remained a major sponsor since then.

I am sure not many would also know that the Distressed and Marginalised Areas Fund (DIMAF) was also Luke's brainchild. Bulawayo, which had seen more than ninety of its companies collapsing back when DIMAF was established, benefited immensely from the fund whose objective was to revive collapsed companies while breathing life to the ailing ones as did companies from other parts of the country.

Over and above that, Luke was instrumental in creating a Youth Empowerment Fund to help ease the unemployment burden and equip our youths with entrepreneurial skills while giving them wings to fly.