Connecting the dots...

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And so, the search for offices and staff began...

Armed with Nyaradzo Funeral Assurance Company (NFACO)'s Certificate of Registration, licence from IPEC and other relevant documentation needed to get Nyaradzo off the ground, my focus shifted to finding suitable office space, where it would be convenient for our customers to walk in to conduct insurance business. Given we were a new kid on the block, we wanted an office that was convenient for and could easily be accessible to our customers with affordable rentals, which was difficult to achieve. We knew if we didn't manage the costs, we would be blown out of the water.

We were introducing new products customised to a target market, which gave us a certain air of confidence that given a fair chance, we would succeed. In hindsight, I believe Mark Hyde's inability to accept us as a customer was the greatest thing that could have happened, as we subsequently sought refuge in Abraham Nduru, who quickly comprehended what it is we were bringing to the market. Culturally, Abraham understood how Africans conducted funerals, a point that could have been missed by Mark of Pentact. The inclusion of a bus, video recording and provision of a tombstone months after the burial of a loved one were some of the innovations we were bringing to the market. When we approached banks for funding to acquire buses, they denied us. We had to source our own funding outside of the banking system to make sure our innovation would see the light of day.

At the outset, I thought we had a good chance of getting premises from Old Mutual, even though as a start-up we did not as yet have a track record of being a good tenant, paying rentals on time. Besides Old Mutual, other insurance companies and pension funds had sizeable property portfolios within Harare's CBD, amongst them the National Railways of Zimbabwe (NRZ) Pension Fund; the Mining Industry Pension Fund (MIPF), the Postal and Telecommunications (PTC) Pension Fund, the Construction Industry Pension Fund (CIPF) and First Mutual Life (FML) that we could consider.

I was on a first-name basis with staff in the Old Mutual Properties Division, most of whom I had worked with, so naturally I looked at their properties first. To move the process along, I phoned my good friend Elizabeth Kaswa (now late), who had recently been transferred from the Employee Benefits Division to the Properties Division.

Elizabeth was gracious enough to give us an overview of what Old Mutual had on offer across the length and breadth of the city centre. We viewed several office spaces they had within the CBD, all of which fell short of our expectations, with one of them being Temple Bar House on Kwame Nkrumah Avenue. When I said they were not exactly what we were looking for despite the affordable rentals and location, Liz as I called her, directed us to look at what they had on the ninth floor of Livingstone House along Samora Machel Avenue. The place had just been vacated by the Export Processing Zones following their merger with the Zimbabwe Investment Centre (ZIC), resulting in the formation of the Zimbabwe Investment Authority (ZIA), whose offices were along Rotten Row, close to the Harare Magistrate Courts.

At the time, Walter Chidhakwa was General Manager for the entity while Nicholas "Nick" Ncube was the Executive Director at ZIC and there was national debate around who of the two, would assume the reigns at the merged entity, ZIA.

To give some perspective, the EPZA had been set up in 1994 as part of efforts by the government to revive or establish new industries in Zimbabwe to create employment opportunities and generate export earnings for the country. Zimbabwe's foreign direct investment (FDI) policy framework had been stringent at independence in 1980, informed by what the new government had inherited from the colonial regime of Ian Douglas Smith.

At the time, investment approvals would go through dense bureaucratic processes involving authorization from the foreign investment office before any new projects could see the light of day. Thus we had low FDI inflows in the decade between 1980 and 1990.

The sweeping reforms introduced in the 1990s were thus aimed at liberalizing the country's economy through such interventions as the Economic Structural Adjustment Programme (ESAP), principally targeted at attracting domestic and foreign direct investment. This had also led to the establishment of ZIC, which was meant to be a one-stop-shop for seamless and investor-friendly services in approving investment proposals, while offering tariff and tax exemptions as well as export processing zone incentives, such as customs-free trade and tax holidays.

To help the EPZA achieve its mandate, President Robert Mugabe's government had put in place a wide range of incentives to enable the authority to attract investment, which included allowing designated entities to import machinery, raw materials, etcetera, without payment of duty, with the understanding that the goods that they produced would be destined for the export market to allow the country to generate the much needed foreign currency earnings.

The economic conditions that unfolded after the set-up of the EPZA would unfortunately, undermine the government efforts. In the end, there had to be a re-think as to how the government was to drum-up FDI and generate export earnings.

When we were taken to the EPZA offices on the ninth floor of Livingstone House, we were excited to note that the building was in excellent condition despite its establishment many decades back. We liked the office set-up on the ninth floor, Walter and his team had decorated the interior of their offices to very high standards, which gave a lasting impression to the many investors who passed through.

Having invested a fortune in the interiors, Walter and his team were not prepared to hand their investment over to a new tenant for free and we found ourselves in a difficult bargaining position wherein Walter and crew pushed the envelope to salvage something out of the fixtures and fittings they had invested so much in to give their offices that exquisite look which made their visitors green with envy.

At the same time, we needed to inherit the offices as they were because they resonated with what we wanted to do. Notwithstanding, we did not want to spend much on them as we wanted to keep our start-up costs low. To our advantage, we knew that, morally, the EPZA could neither afford to destroy the fittings when there was an opportunity to salvage something out of them, nor take the plasterboards with them since they were not reusable once they had been pulled down.

After negotiations which lasted several days if not weeks, we reached a middle ground whereby we undertook to pay EPZA a reasonable amount for their fittings over a twelve-month period and assume occupancy immediately after they had fully vacated them.

Having reached consensus, we put pen to paper and assumed occupancy, thankful for the merger between EPZA and ZIC. Walter would later leave the merged entity to join politics, with Nick assuming the reins at ZIA.

ZIA had been established through an Act of Parliament – the ZIA Act No. 4 of 2006 (Chapter 14:30). Even after the passing of the new law, ZIA had pretty much the same mandate as its predecessor: to promote, facilitate, and coordinate both FDI and local investment. Walter began his public service career in 1991 and worked at the Ministry of Finance until 1993 when he departed to become a Deputy Director at ZIC, the progenitor of ZIA. A holder of a Masters in International Relations with the University of Zimbabwe and a Masters in Political Economy with Sofia University, Bulgaria, Walter would leave ZIC in 1996 to become the General Manager of EPZA.

In 2008, Walter stood as a candidate for Member of Parliament for Zvimba South Constituency, winning it before he was appointed as the Deputy Minister for State Enterprises and Parastatals in President Mugabe's government. His star would keep rising as he would become Minister of Mines and Mining Development until he left government.

Nick, the boss of the merged entity at ZIA would chart an equally amazing trajectory. After a few years, he left ZIA, which in subsequent years was renamed the Zimbabwe Investment and Development Agency (ZIDA), where my good friend Douglas Munatsi was CEO, before his tragic death in a fire in November 2021. Nick had been ZIC's first Executive Director before he became CEO at ZIA, and later Permanent Secretary in the Ministry of Finance and Economic Development, serving during Doctor Simba Makoni and Herbert Murerwa's tenures. He was later snapped up by the then RBZ Governor, Gideon Gono, as Deputy Governor for Development and Economic Research.

After his tour of duty at the RBZ, Nick was appointed a Board Member of the Sovereign Wealth Fund and currently serves as Board Chair for Best Fruit Processors, a subsidiary of Schweppes Zimbabwe. He also chairs the ZimCoke Board, with ZimCoke being an investment vehicle that took over one of the defunct steelmaker's coke ovens under a mega-deal that has since gone sour after it was annulled by the government. At some point, the vastly experienced and highly-rated Economist also sat on the Development Trust of Zimbabwe board.

I am privileged to have met Walter Chidhakwa whom I call by his totem Gushungo. My relationship with Walter would be strengthened when he got to know that I was good friends with Adam Molai, their son in law, as he started to refer to me as his son in law also.

Instead of frustrating our efforts, Walter and Elizabeth saw the need to facilitate our modest investment in the funeral assurance sector. I have both Walter and Elizabeth to thank for enabling us to assume tenancy at Old Mutual's Livingstone House. Thanks to them Nyaradzo would open doors to the public on the 1st of March 2001.

The historic Livingstone House was one of the immaculate skyscrapers beautifying central Harare, with probably one of the most notable historical accounts. Its construction had started in the late 1950s and was named after the missionary and explorer, David Livingstone, famed for discovering most of Africa, especially the Victoria Falls. Upon its completion in 1960, at seventy meters high, Livingstone House was ranked as the second highest building in the whole of Africa, after the Sanlam Building in Cape Town, which punches into the sky at one-hundred-and-fifty-two meters boasting thirty-two floors.

Three Architectural firms were contracted for Livingstone House, namely Cathcart and Son; Creasey and Fothergill of the then Salisbury and Dennis Lennon of London. They were inspired by the Pirelli Building in Millan whose construction used approximately 30,000 m3 (1,100,000 cu ft.) of concrete.

Livingstone House was owned by London Country Properties and was meant to be the headquarters of the Rhodesian Selection Trust, a company that had extensive interests in the Copperbelt and wanted its headquarters in Salisbury, which was the seat of government during the Federation of Northern and Southern Rhodesia and Nyasaland.

The building was widely renowned for its super-fast lifts that required just the lightest touch for them to respond. The elevators would take thirty-two seconds to reach the twentieth floor and were a first of their kind in the country. Another of its outstanding features that were talking points included the brise soleil sunscreen units that were meant to keep the African sun out.

It is believed that Marion Chatterton who at the time, was the only woman in the world who was a full member of the Institute of Structural Engineers, was responsible for all the structural work of Livingstone House.

Forty-one years later when we toured the building on our exploratory mission to secure offices for NFACO, it was now owned by Old Mutual. We were happy to note that it had not lost any of its beauty following its completion in the 1960s. To this day, the building still claims its pride of place amongst other skyscrapers that came years after its construction, amongst them the Karigamombe Centre (1985), RBZ Building (1997) and Joina City (2010).

Having secured all of the ninth floor of this historic building, I quickly put together a formidable team comprising Mavis, my elder brother Johanne, Benny Mukusha, Edward Musasa, Sheila Mutongwizo, Gillian Dzawo, Innocent Mutusva and Howard Machera.

A go-getter with the ability to work independently and as part of a team, Mavis' versatility and quickness to adapt to any role she found herself in made my work much easier in coordinating the team's efforts. These traits came naturally for her as from an early age, she had proved that she was a born leader.

Having resigned from her job at the University of Zimbabwe where she had worked for almost seven years as a Senior Laboratory Technician in the Faculty of Agriculture's Soil Science department between 1994 and 2001, Mavis made a three-hundred-and-sixty degree career change when she joined NFACO as Operations Manager in 2001, assuming the overall financial management, planning, systems and controls for the business.

She was also responsible for the establishment of a reconciliation system that helped to reduce costs. She worked with members of her team to set up operational systems, processes as well as policies and procedures in support of the organisation's mission.

Before joining the country's oldest university, she had previously worked as a Laboratory Technician in the Ministry of Health and Child Care's Government Analyst Laboratory from 1988 to 1994.

Mavis began her high school years at Lord Malvern in Harare but later moved to Chinhoyi High for her "O" Levels and "A" Levels from 1984 to 1987. As a young student, she was an all-rounder – excelling academically and in sport. She was part of the school's sensational swimming team for the four years she was at Chinhoyi High. As the team's captain during her "A" Levels, she was selected to both the Basketball Country District and the Zimbabwe Women's Basketball Teams – earning her the Sportswoman of the Year Award.

Apart from her great sportsmanship, she was also academically gifted and was involved in other clubs that included the Rotary Citizenship and the Pi-etas Clubs. This balance between sport and her academic studies saw her being appointed prefect in her Lower Sixth and Head Girl when she was in Upper Six at the then interracial school. Upon completing high school, Mavis settled to study for a diploma in Science Laboratory Technicians at the Ha-rare Polytechnic from 1989 to 1993. She had to finish the second part of her diploma in nine months after City and Guilds, the Examination Board, indi-cated it would no longer be offering the qualification in the previously stip-ulated eighteen months. As a result, Mavis had to condense her studies, sit and pass them, despite having just half the time required for preparations.

A firm believer in personal growth and development, Mavis did not stop in her quest for continuous learning. This diploma became the first of many professional qualifications she has attained over the years whilst being em-ployed full-time. For instance, she read Finance for Non-Financial Manag-ers in 2006 and acquired an Executive Development Programme Certificate from the University of Zimbabwe (2007) and a Master of Business Adminis-tration (MBA) from Nottingham Trent University (2011). The MBA was award-ed with commendation after Mavis emerged as the Best MBA student in the Class of 2011. Currently Mavis is studying for a Doctorate in Business Admin-istration with the same university.

By bringing Mavis on-board at NFACO, there was a method to my mad-ness. As we had both resigned from our previous jobs, I needed Mavis and I to work our hearts out to make the new venture a success, aware that we risked losing everything that we had worked for up to that point. Mavis had a proven track record for being diligent, goal-oriented and competent in her approach to work and I wanted Nyaradzo to benefit exclusively from her exceptional qualities.

A dynamic and hardworking executive with a record of progressive leadership, Mavis' excellent skills in customer service and managing staff benefitted Nyaradzo in our formative years. For her efforts, she would later on become the General Manager of Nyaradzo Funeral Services, leading this new division to become the industry leader it is today in the provision of funeral services. Over the years Mavis has been the recipient of a number of accolades in recognition of her business acumen.

She was named as one of the Fifty Most Inspirational Women in Business and Boards in Zimbabwe for the 2020/2021 season by the Women Corporate Directors Network – a member of the Institute of Corporate Directors Zimbabwe. In 2016/17, she was the Country and Regional Winner in the Business and Professional Services Sector category for the CEO Global Africa's Most Influential Women in Business and Government Awards (Zimbabwe/SADC North Region). She also won the Women Leadership Award for Top Female Business Leader of the Year – Funeral Assurance and Services Industry (Zimbabwe) for 2016. Mavis sits on a number of boards that include Nyaradzo Funeral Services (Private) Limited (South Africa), Nyaradzo Financial Services (South Africa) and Calundike Exports.

I am happy that Mavis and other pioneering staff members have kept the faith in Nyaradzo twenty-one years on. For their loyalty and dedication to service, I am forever grateful and honoured to have them as part of the team. As a result of their sterling efforts, Nyaradzo grew within a short space of time, helping us build strong cash flows to take up the tenth floor of Livingstone House.

Spurring the business on was the quality clientele that we signed up, with the bulwark of our first group of clients being my former workmates at Old Mutual who felt that their business was safer with a person they had known over the years. My former clients at Old Mutual also came on board to support NFACO as did my friends and associates.