Connecting the dots...

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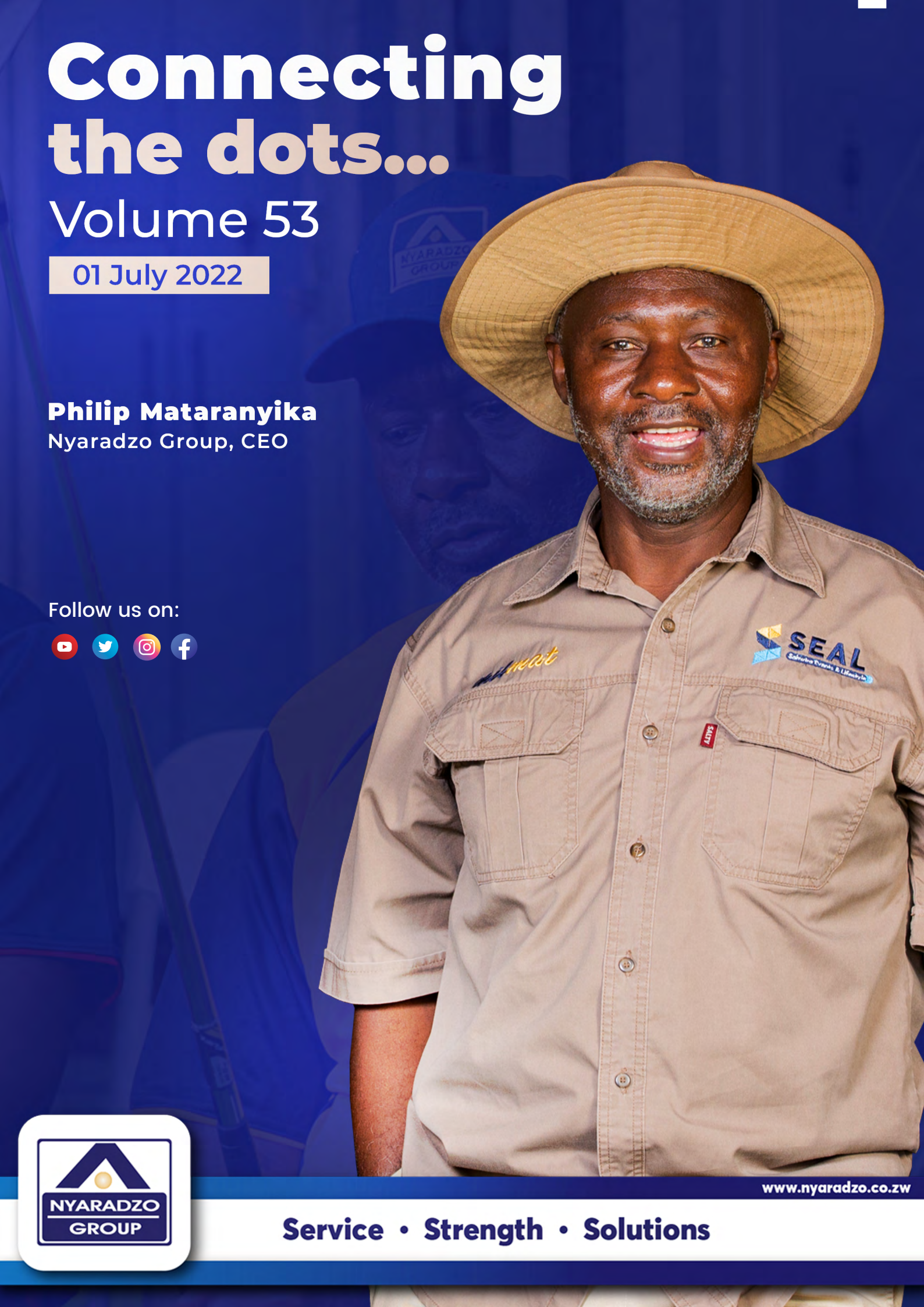

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Nyaradzo Group, CEO

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Building human capital and embracing IT systems from inception...

After introducing what we thought was a perfect mix of products that had the potential to excite the funeral assurance and services market, we did not want to rush in prospecting for and signing up clients without first appointing a versatile Human Resources (HR) Practitioner to enable us to identify and recruit the best in the market. We also knew that once we had a sizeable number of clients on our books, the elephant in the room would be how to administer them effectively. We also knew then that besides a competent bunch of employees, we needed robust Information Technology (IT) systems to stand a good chance of retaining the business we acquired.

Although paper qualifications are billboards of promise, it is the work ethic of individuals primed for work that makes the difference. I needed someone with more than paper qualifications, I wanted someone who would hit the ground running putting together an "A Team" that would get us out of the blocks fast. I would place the HR portfolio into the hands of Shupikai Benhura with whom I had worked at Old Mutual. Shupikai Muzuva Benhura was aged thirty-three at the time, having been born on the 15th of April 1968. He had spent a good eleven years of dedicated service to Old Mutual, working in various capacities none of which had to do with Human Resources and yet it was into his hands that I entrusted this very important organisational function.

Upon completing his 'A' Levels in 1989 at Harare High, which had the distinction of being the first government school to be built for black Africans by the colonists in the then city of Salisbury in 1958, Shupikai had gone on to cut his teeth in the insurance industry in 1990, as an Administration Support Officer for Old Mutual. In less than four years, he had been elevated to Senior Underwriter and Section Manager position until he elected to leave Old Mutual to join my team at Nyaradzo in May 2001.

In jumping ship, Shupikai had made a huge gamble as he still had a mortgage bond running and a vehicle loan to repay. Not wanting to lose a promising executive, Shupikai's bosses had tried everything to entice him to stay at Old Mutual, including cautioning him against batting for an entity with no history behind it.

As much as they left no stone unturned in the quest to make him reconsider, his superiors eventually threw in the towel after Shupikai stuck to his guns despite knowing full well that he had a lot to lose if anything was to go wrong at his next destination. After I made an offer for Shupikai to join Nyaradzo as an HR, Administration and Claims Manager, which was a significant shift from his previous responsibilities at Old Mutual, he had been quick to put pen to paper. It would, however, take him a whole month to serve his notice at Old Mutual, while also clearly making up his mind, which put me on tenterhooks. To my relief, Shupikai followed his instincts, leaving Old Mutual at the end of April 2001 before taking up his new role at Nyaradzo with effect from the 1st of May 2001.

His role was more critical as he would become our first HR Manager, who, above standard HR duties, also managed Service Level Agreements (SLA) and supplier relationships; representing Nyaradzo at human resources forums; managing the funeral services team and being the go-to-person in designing application forms and regular reviews thereof. He was also on the Product Development Committee, responsible for corporate services, contracting and negotiating SLAs with service providers such as casket manufacturers.

As we did not have mortuary facilities then, Shupikai had the unenviable task of arranging synergies with our competitors to allow us to use their facilities. This was the case with all our early funeral assurance claims. He was responsible for hiring buses for mourners which we had as a benefit on our insurance policy products. Despite our glaring shortcomings, we still managed to give our customers exceptional service, thanks to Shupikai and his phenomenal team. They showcased our brand to the world impressively, with our initial three products, namely the Budget, Classic and Executive plans, becoming a permanent feature on the Zimbabwe Broadcasting Corporation's (ZBC) ZTV morning business show as we went all out to market our new kid on the block.

Within a short period of time, we would make Shupikai's job easier when we bought our first hearse and bus. This meant that we would get our competitors to do all the preparatory work leading to the laying to rest of our deceased clients, after which we took the responsibility of the burial as well as the transportation of mourners into our hands using our newly acquired hearse and bus.

A landmark event which was indeed a moment to savour, was when Old Mutual, one of our earliest customers, hired the only bus we had at the time, to transport their staff from the city centre to their headquarters at Number 100, The Chase, in Emerald Hill – a leafy suburb located on the north-western side of the capital city. Shupikai accompanied the bus driver on this ground-breaking maiden trip which announced Nyaradzo's arrival and intention to stay. Shupikai would leave Nyaradzo in August 2003 with my blessings to pursue a career in South Africa, where he joined Liberty Life in September of the same year.

Liberty life was scouting for fresh talent to drive their business development and growth and when they came calling, Shupi found it difficult to resist. Shupikai would start off as a Team Leader (Underwriting) until 2011, when he was promoted to Regional Operations Manager in charge of various provinces. In 2016 he became Deputy Head (Customer Service) until 2018. After a short professional break, he would find himself back at Liberty Life in October 2020, where he is currently a Sales Branch Manager. Although he left our employ over two decades ago, we count him as one of our ambassadors. He is on record as saying that resigning from Old Mutual, risking the house and car he had acquired on loan, to join the pioneering team that helped shape Nyaradzo from the onset, remains his best decision ever.

Shupikai has repeatedly emphasised that his key takeaway from Nyaradzo is the importance of humility and teamwork in achieving both individual and organisational goals. He also highly values the family concept at Nyaradzo, which he attributes to the onboarding exercises employees undertook during his time. Another powerful lesson he picked from his two-and-a-half years with us was that the customer must be central to everything an organisation does; and that no matter how difficult the situation, those with the fiduciary responsibility of running the business must never give up the fight.

He enrolled for a Master of Business Administration (MBA) degree with Regenesys Business School in Johannesburg, South Africa, where he successfully completed the programme within two years. Besides the MBA, Shupikai has amassed many managing-level certifications as well as several short professional courses. He is an associate of the Institute of Risk Management South Africa and the Institute of Directors Southern Africa. We have continued to regard each other as brothers and he still considers Nyaradzo his home, where he got his first opportunity to be a senior leader.

It certainly is no coincidence that during Shupikai's time in the trenches, Nyaradzo expanded, and it was him that equipped the business with the right set of skills. His extensive knowledge in underwriting and burning passion for technology also assisted a great deal as we rolled out our first IT policy administration system, which we dubbed Nyaradzo Administration System, or simply NYASYS.

Turning to NYASYS, it so happened that as we were exploring options – either to run our business on Microsoft (MS) Excel; buy a policy management system off the shelf, or develop a new one from scratch – I found myself out of my depth in terms of how I should go about it.

Even though my knowledge of policy administration systems was very basic, I knew that without an effective and efficient system, it would be an uphill task to manage our policy book and grow Nyaradzo because important data would fall through the crevices. It also did not require rocket science to decipher that the Nyaradzo dream would have ended disastrously if we were to fail to get the right people with years of experience under their belts, to assist in developing a robust policy administration system. As far as I was concerned, there was no need to reinvent the wheel; what was required was to get the right group of people that would help us put in place an effective and efficient system to manage the collection of premiums, and securely store data to drive business growth.

For the umpteenth time, I had to look no further than my colleagues at Old Mutual for advice. Back then, Old Mutual was in the middle of implementing a system called Amarta to succeed Natural Adabas, which had been developed by the International Business Machines of the United State of America, otherwise known as IBM. Amarta which they were implementing is a version of SunGard of America's IT architecture, which was being developed by United Kingdom (UK)-based insurance technology vendor, Sherwood International, to support Old Mutual's international expansion.

I was advised by my colleagues at Old Mutual to directly engage Kumbirai Dube and Fungai Mandizvidza in the Old Mutual IT Department to see if they could assist me in developing a custom-made system for Nyaradzo since Amarta was specific to Old Mutual's requirements.

Despite having a permanent job at the insurer, which kept him occupied full-time, Kumbirai took up the challenge, which meant a lot to me. He was generous with advice whenever my team called on him.

The Old Mutual IT Department had Showani Doma as Business Architect. Apart from Fungai and Kumbirai, the team also included the likes of Christabel Maziriri (aka "Bella"), Larry Tsikada, and others. Their plate was already full since part of the IT team was busy developing Amarta, while other members (Showani and Larry), were maintaining and supporting Treasure Plan – a new product that had been developed for Old Mutual by South Africa's Global Edge Technologies, co-founded by Mark van Zyl and Per Gyllstrom who had left England in 1996 to settle in Cape Town.

Kumbirai had received training in the UK in a programming language called Object Star which is what had been used to develop Amarta. He would do his day work at Old Mutual, moonlighting for Nyaradzo after hours. At the time, Nyaradzo had neither an IT network nor servers, except for individual computers that needed to be networked to a server. To put the infrastructure in place, Kumbirai had recommended that we hire Larry from Old Mutual so he could help establish the IT infrastructure at Nyaradzo, which we did immediately.

Before joining Nyaradzo, Larry, born on the 31st March 1978, had worked for Old Mutual as an Assistant to Showani. He had been transferred to the IT Department from Old Mutual's New Business after showing great interest in the work that Global Edge was doing in developing the Treasure Plan. Unbeknown to Larry, as he was testing the new platform and capturing data into the system, his passion had captured the attention of colleagues in the IT Department, who were bowled over when he revealed to them that he had done some IT courses to improve his performance.

At that point, it was felt that Larry's skills would be better utilized in supporting Showani's team with the Treasure Plan project. Together with Kumbirai, Fungai and Bella, they would form a formidable team in the IT Department from where Kumbirai immediately discovered Larry's potential as someone who could assist me with my up-and-coming project. Kumbirai had already started working with me in developing NYASYS, building the new system on an architecture derived from Amarta.

The architecture had one core module and other smaller ones, all inter-linked in what the experts in the business refer to as the distributed architecture.

Larry's surprise move to Nyaradzo would catch his bosses unawares as they were in the process of organising his travel to South Africa, where he was to undergo training in detailed designing at Global Edge in Cape Town. At the age of twenty-three, Larry would leave Old Mutual in March 2001 to become not only one of the youngest staff members on Nyaradzo's payroll, but also the pioneering IT Manager who was ably supported by Kumbirai whom I had contracted to work on NYASYS on a part-time basis.

On arrival at Nyaradzo, Larry reported directly to yours truly, and had dotted reporting lines to the Operations Manager, Benny Mukusha, as well as the Marketing Manager, Webster Chikengezha. Nyaradzo has long operated a matrix reporting structure that brings together highly skilled team members from different departments, thereby allowing us to capitalise on the resources we had already rather than seeking expertise and recruiting project team members from outside the organisation.

Despite being thrown in at the deep end, Larry was able to come up with an IT budget, take the lead in the procurement of equipment, and set up the IT infrastructure, which was not as developed as it is now. At the time, the infrastructure was basically a Local Area Network (LAN) connection into the Ninth Floor of Livingstone House, where Nyaradzo was based, and a basic Compaq Office Server acquired from John Bennett of Creative Computers, a company founded in February 1995. Once developed, the server would become the home for NYASYS, complete with anti-piracy software to ring-fence and secure client information.

Kumbirai and his team worked wonders building an Administration system from the ground up within a few months. Since Larry had worked hand-in-glove with Kumbirai in developing the new system and thrashing out business processes, it was easy for him to run it. Desmond Mutendera brought in by Kumbirai is another hero of our early days. Supported by all these experts, Kumbirai exceeded our expectations when he came up with NYASYS – a system that mimicked the high-level architecture found in Amarta. It had various modules, amongst them New Business; Contract Enquiry, Contract Updates, Policy Collection; Premium Collection and Premium Allocation.

Notably, the team was able to develop a robust payment collection module, which they took to all the banks in Zimbabwe at the time to ensure it conformed to their specific standards and requirements since each bank was different in terms of how they deducted premiums due to us from their clients accounts, and how they wanted the collection data transmitted to them. The team also built within the NYASYS module a collection section for the Salary Services Bureau (SSB), of which Desmond was instrumental in its development.

Desmond would spend over ten years with us at Nyaradzo, becoming a prolific writer of NYASYS modules. While Shupikai was working in HR, his experience in underwriting and being a user of the IT systems was extremely helpful in the development of NYASYS as his colleagues in IT would suss out information from him to build the system.

NYASYS had an exciting journey, which started as a visual basic front-end that inter-connected with other gadgets through a Microsoft access back-end. The developers were able to create database tables and link them to the front-end. As the database grew, they developed forms for premium collection, for example, to enable them to view premiums that would have been paid, do reversals and updates, if need be, and prepare journals.

Because of his tremendous skill, Kumbirai would leave Old Mutual to pursue other interests, which kept him on the road. As a result, Larry had to assume the work that his former colleague at Old Mutual was doing for Nyaradzo, which was more on the architectural side of NYASYS, with support from Webster and Shupikai. To lessen the workload, Larry was joined by Gwinyai Mhute, who had just graduated from the University of Zimbabwe with a a degree in Computer Science, becoming his second-in-command in the IT Department. Gwinyai's responsibilities included assisting in the administration and continuous development of NYASYS, as well as the development of a website and other systems.

Larry ended up being responsible for Nyaradzo's IT infrastructure and anything that required being tech-savvy. This included being responsible for a team that I had put together to augment the funeral services unit by recording funeral events for the benefit of those who may have missed them.

Larry and his team had to flesh out the requirements for the team, purchasing the necessary equipment and getting the right expertise for the unit, which blossomed and evolved into NFACO Communication Centre, which became responsible for all media-related activities for Nyaradzo and other companies, including banks such as Stanbic, Barclays (now First Capital Bank), Interfin Merchant Bank and Sunshine Asset Management. In due course, I will touch more on NFACO Communication Centre.

Also of note, Larry and his team engaged top Public Relations Practitioner, Chipo Mashingaidze, to help develop our first website. Chipo's brief was to produce graphics for the website, while Gwinyai and Bella developed the back-end for the website. Bella would, in subsequent years also migrate to South Africa, where the last time I checked on her, she was working for top South Africa chartered accounting firm, BDO.

In the years I worked with Larry, Nyaradzo grew in leaps and bounds, and he was always on top of the situation regarding supporting the IT infrastructure the business needed. Utilising external parties, Larry's team was also involved with the development of an IT brokerage system i3MS (Integrated Mines and Mineral Management System), the administration system we used at Eureka, the global positioning system (GPS) and internet-of-things (IoT).

It was humbling to see how Larry transitioned from being an Assistant to Showani at Old Mutual to being Nyaradzo's IT boss. While this meant putting in extra hours, his ability to multi-task, develop himself academically, attend training programmes to keep up-to-date with industry trends, and run several projects simultaneously was enough to keep Larry on top of his game. All of this was happening against the backdrop of him getting married to his childhood sweetheart Sandra. Mavis and I did come through to support the new couple on their journey as husband and wife. The couple has three children, all boys. Noting NFACO's Communication Centre's potential, I asked Larry to devote his attention to building the brand. I would make NFACO Communication Centre a standalone business, with Larry participating at shareholder level, on top of being its Principal Officer. To reflect its independent status, the unit would be renamed Triple C, and moved from 116 Herbert Chitepo Avenue – a stone's throw from our service centre at 120 Herbert Chitepo – to the Travel Plaza, in the Avenues area, where it thrived.

Triple C's fortunes would hit turbulence after the Reserve Bank of Zimbabwe (RBZ) withdrew licenses for all asset managers without notice, resulting in the business waking up one day to a totally changed operating environment in which a huge chunk of its client base had been wiped off its books, just like that! Thereafter, the business struggled, resulting in Larry and I deciding to strip it down to its fundamentals by assimilating it back into Nyaradzo as a mere video recording unit for Nyaradzo Funeral Services. It was at that juncture that Larry, born and bred in the dusty streets of Zengeza Three in Chitungwiza, decided to leave Nyaradzo in November 2004 for greener pastures in South Africa, whereupon arrival, he worked on a part-time basis for several companies, before joining Cadbury Schweppes as a Senior Customer Engineer, subcontracted to them by Business Connection.

Larry, who had completed his primary education at Blakiston Junior School before proceeding to Prince Edward School for his secondary education, would later work for Hanover Insurance, as Head of IT Infrastructure. Given his many professional qualifications obtained with the City and Guilds of London, the University of Zimbabwe and other tertiary institutions, I was not surprised by his achievements. Soon, our paths would meet again, after I invited Larry to be involved in setting up Nyaradzo South Africa.

Meanwhile, because NYASYS architecture was based on a design that had a basic front-end and a Microsoft access back-end, it encountered limitations in terms of housing data when we experienced phenomenal growth which took the leadership in our IT Department by surprise. This phenomenal growth meant that Larry's successor, Rayment Munjoma, had to find a way to make the system stable as well as developing an interface that appealed to the tastes of data capturers who captured underwritten clients into the system.

I would reach out to Larry once again through Rayment around 2009/10 to assist us with giving flexibility to NYASYS by allowing it to downgrade and upgrade policies; dealing with bugs and other issues around its security; updating contracts and benefit records; dealing with issues around the beneficiary administration module, debit and stop order reconciliation letters; and scaling the system to enable it to cater for the huge amount of data that was coming through from New Business.

The whole idea behind the upgrade was to overcome the data processing limitations caused by the architecture of NYASYS. Larry would therefore come into the picture again by becoming part of the team that worked on the migration of NYASYS from MS Access to Structured Query Language or SQL, a standardised programming language used to manage relational databases and perform various operations on the data therein. The migration was meant to eradicate challenges seeing the front-end was old, and needed upgrading since it was built on a visual basic platform.

To add depth to the team, we had to rope in other experts who knew the system the way Larry and others knew it from an architectural perspective. In no time, we had roped in Desmond and Gwinyai who had by now also migrated to South Africa where he was working for another entity and we reached out to another versatile developer who had worked for Rand Merchant Bank of South Africa and Discovery so that he could assist with regards to the architectural aspects and development of the system.

As part of the upgrade, the team started by moving the code or the important intelligence of the actual NYASYS system from the front-end to the back-end and developing what they called stored procedures within the back-end so that the system could execute the business rules and business intelligence from the back-end without necessarily depending on the front-end. This brought greater performance and flexibility in the architecture or model going forward. The team also looked at the various modules cutting across stop order processing, reconciliation of premiums; commissions; the debit order system and other queries raised to effect the upgrades that were required. It was a fantastic journey because we managed to breathe life into NYASYS and ensured that the upgraded platform could be accessed from newer operating system versions. In essence, we accomplished a technology refresh or platform refresh of NYASYS, eight years after it had been initially developed.

From then on, NYASYS continued to operate smoothly until 2013/14, when we noticed system instability and inconsistencies caused by high data input volumes as a result of our growth. I felt it necessary that Rayment Munjoma should start looking at a new system that would give some relief to the business by way of guaranteeing consistency from a code, architecture and platform perspective.

Nyaradzo hit a purple patch, and the zenith period resulted in the need to have a more stable ICT administration system. We engaged ORATEC Systems, who provided us with a solution we called G-FAMS, which was meant to administer both group-based and individual funeral policies. The summary of its coverage included capturing new business and storing client records for corporate/group-based and individual clients, and premium collection, wherein it captured payments and produced monthly schedules for debit order payment processing. It also allowed for alterations such as additions of member records for groups as well as for individuals and captured claims for members and beneficiaries.

However, G-FAMS also came with its set of challenges. Some of the major ones included its failure to collect premiums as it could not produce stop order and debit order schedules in the various formats as required by banks and corporates. It also failed to administer both individual and corporate-based policies, a basic requirement of the business.

This resulted in the migration of the system to Easy Policy Administration or EasiPol, from RubiBlue, which had been operating since 2005, having started as a network support and sales provider, before moving into software development for online applications that automated business processes.

Be that as it may, NYASYS remains a crucial part of Nyaradzo's history because it assisted us in growing our business, giving us the kind of platform we needed in our formative years. NYASYS also provided us with an opportunity to learn about the ins and outs of IT systems and to tweak things to suit how we wanted to run the business and align with our strategy. Crucially, it gave us the experience to understand what it is we needed in a system as we would transition to another system, EasiPol, in later years without undermining business continuity.