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**Q** *What, in your opinion, is the hardest part of a transaction?*

**A** I work on the financing side of the Investment Bank, facilitating the origination, structuring and execution of debt transactions for listed corporates across multiple industries and sectors. The hardest part of a transaction is when you have been working on a deal for months, jumping all the hoops and hurdles of credit and term sheet negotiations, seeing the finish line in sight, and then bam! There's a curve ball and the transaction grinds to a screeching halt! This can be highly frustrating, but one must remain focused and flexible, keep lines of communication open with the client, and hopefully reach a financial close – even if it's a year later.

**Q** *Which sector is your favourite to deal in and why?*

**A** My favourite sector is mining, which may be surprising to some. I really enjoy the complexity of the space, understanding the factors that influence commodity prices and the different intricacies depending on what metals or minerals are being mined. For example, in the PGM (platinum group metals) arena you need to understand concepts like prill splits and PGM loadings while for iron ore, a metric like the lump to fine ratio is quite important. It's also interesting to see the significant technological advancements within mining in recent years from automated machinery, drones to data analytics and remote monitoring to improve safety, efficiency, and sustainability. Mining has its

challenges, including environmental impacts, health and safety concerns, as well as social issues but all the positives and negatives make for an intellectually stimulating space. My only gripe is that whenever I have been on a site visit, they never seem to have a safety boot in my size - although expecting a size three safety boot might be a bit of a tall order!

**Q** *If you could change one thing on your career path to date, what would it be and why?*

**A** I often look back on my career path and wonder if I should have done things differently. I have had multiple careers in my 20+ years of working, spanning from external audit; fund administration; business process controls; consulting; compliance; internal audit; lending operations; investor relations; and now, I'm a Transactor within Investment Banking! Steve Jobs so famously said, "You can't connect the dots looking forward; you can only connect them looking backwards..."

Although I have been successful, and can clearly see how the dots of my varied and diverse experience have connected neatly in my current role (even in ways I could not have imagined) – I should probably have chosen to specialise earlier in my journey, and taken fewer detours.

**Q** *Did you have a mentor and if so, what was the most important thing you learnt from them?*

**A** In my career, I have been privileged to have some great mentors from diverse


backgrounds. The most important advice I took away was to pursue knowledge and never stop learning!

This might explain my different career moves, as I was always drawn to learning something new. As B.B. King so aptly said, "The beautiful thing about learning is that nobody can take it away from you."

**Q** *If you could have dinner with any woman in history, who would it be and what would be the first thing you asked her?*

**A** It would have to be Ruth Bader Ginsburg or "RBG". A strong, independent, elegant and inspirational US Supreme Court Justice, who helped shape the modern era of women's rights and spent most of her career fighting against gender discrimination.

She was once asked when she thinks there will be enough women on the Supreme Court and she answered, "When there are nine" because there can be nine Supreme Court justices at one time... and why not nine women? There have certainly been nine men at once!

If I had the privilege of breaking bread with RBG, I would ask her if she were disappointed at the level of representation of women on large- and mid-cap company boards (less than 30%), and how long she thinks it will take to reach the proverbial "when there are nine". 



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