

life after work

THE TRICK **Salary** BIG RETURNS. Feddy Garyahandere makes Shs 500,000 from each pig she sells. **6.3m** Savings. The money Feddy Garyahandere saves from tea sales.

Former RDC Feddy retired into farming

PLAN. While almost everyone wishes they could retire early, many people are not in good enough financial shape to do so. According to Feddy Garyahandere, securing a future starts the day one gets their first job. And if you want to live comfortably in retirement, start saving now, writes Robert Muhereza.

Feddy Keslime Garyahandere, 66, retired in 2014 after 40 years of employment in both public and private sector. Of the 40, Garyahandere served 14 years as Resident District Commissioner (RDC) and it is this period that she says her solid retirement plan. She says early life in employment was almost wasted because she earned too little to save for retirement.

Beginning Garyahandere commonly referred to as Feddy by her peers in Kabale spent four years as a teacher before joining the banking industry, where she played a cameo role as a bank supervisor.

Upon qualifying as a teacher in 1973, Feddy fell in love and would a year later marry a police officer, SP George Garyahandere.

"After qualifying as a teacher in 1973, I enrolled at St Theresa Girls' Primary School in Kabale town. I taught for some time in Kabale before I joined my husband in Jinja. While in Jinja, I managed to get a slot at Victoria Nile Primary School where I taught for two years," Feddy explains.

The retired teacher would make a career switch in 1977 in pursuit of greener pastures.

"Because of little pay I decided to quit teaching for a better bank job. Bank of Uganda was calling and I seized the opportunity. They offered me a supervisory role at the Jinja branch," she recalls.

First investment

Feddy says her journey to shrewd businesswoman she is today was not rosy. She was convinced into business by her husband, George. "I quit the bank job to follow my husband back to Kabale."

"In Kabale, my husband supported and helped me in opening a wholesale business dealing in beer



Feddy Keslime Garyahandere feeds her pigs at the farm, during an interview recently. PHOTOS BY ROBERT MUHEREZA



She explains how early retirement plan helped her achieve her dreams.

and other merchandise such as soda. I looked at the business as a fall back," she says. Feddy reveals that the family business expanded to selling other essential commodities such as sugar, salt and soap all imported from Zaire (now DR Congo). "I would go to Zaire to stock beer, soda and other commodities. We really made money," she further recalls.

Closes shop

The love for NRM forced Feddy to abandon her busi-

ADVICE TO RETIREES

"Start saving the day you get employment. There has never been enough money and any salary is good money. Do not wait for the last days," she warns. Because retirement increases lust for alcoholism, Feddy also advises retirees against excessive consumption of alcohol. Research shows that most retirees resort to alcohol because of boredom caused by idleness. "When you drink more, the body weakens and in the long run it affects productivity," says the former teacher.

ness for full blown politics. She was willing to take a payless job at the district commissioner's office and was rewarded 10 years later with an RDC job.

"I took a hard decision to close my business and serve NRM. The president rewarded me and I was appointed deputy RDC in 2001," she says.

Retirement plan

Feddy says she started planning for her old life the day President Museveni appointed her as RDC.

The family was also lucky because in the same period her husband was promoted to senior superintendent of police, a rank that comes with better pay.

"The money was good. The two of us decided to save. When the money accumulated we bought family land, 25 acres in Kabale. We would build a family home and invest some money in dairy," she says.

Piggery

When she finally decided to retire in 2014, Feddy had accumulated enough money to venture into business. She opted for farming, starting with a piggery project and later tea farming.

"I have no regrets for I'm earning handsomely from these projects," she reveals. Feddy, who started the piggery project with just a sow, today boasts of 50 mature pigs. She sells each pig at Shs500,000 while the pig-

lets go for Shs100,000.

From tea, Feddy earns Shs630 per kilogramme from the 10,000 kilogrammes she harvests every season.

Challenges

In her retirement, Feddy says, some people in her community think that she can solve every problem immediately because of her past job, to an extent that they assume that she can be the only bridge between their community and President Museveni because she worked with him.

"At times some people fear to freely socialise with me because they associate me most to my previous position of being driven and escorted in government vehicles," she says.

Typical day

"My day begins at 6am as I wake up to supervise the workers at my projects ensuring that pigs, chicken, goats have enough feeds. Then, I flag off those going gardening in the Irish potato gardens. At 8am, I take my breakfast then, I go to work at the Kabale Women's Progressive Sacco where I'm the chairperson/manager until 5pm. I go back to my projects at 6pm, then I rest at around 10pm."

Being the Christian that she is, Sunday, she goes to church early in the morning, "to supervise believers to ensure that the church is well cleaned and the altar is organised before mass begins," Feddy says.