

# My Retirement

## BAKIKA ADVISES STARTING THE PROJECT EARLY, RUNNING IT ON THE SIDE FOR ABOUT FARMING IS BAKIKA'S HOPE FOR A

Mohammed Kakiika, the head-teacher of Vienna College, Namugongo, says retirement does not mean you are wasted. It might be the beginning of another phase for one to be productive to oneself and the community. Many resort to politics, some to real estate, but for Kakiika, his plan is to become an integrated commercial farmer, culminating into an industrialist, writes Owen Wagabaza

**I**f one is to retire from public work, but not from work as is the case with most people, it is important that they prepare for that retirement Mohammed Kakiika asserts: "Retirement should be a process that one should plan through, except when it abruptly happens, for instance in the case of retrenchment. Most people plan for retirement by stacking large sums of money or setting up big projects as their retirement buffer zones, but without having continuously supervised the projects for at least five years, many retirees have been left disappointed," says Kakiika.

He says a person should start the project for retirement early, run it on the side for a minimum for five years, before retiring into drawing a living from it.

This not only gives you the much needed experience to ably run the project in retirement, but one is able to gauge whether the average income from the project is able to meet their needs in retirement.

He says even seemingly easy-to-run projects, such as real estate, which require little daily involvement and engagement, are not easy to handle after retirement if the person has had no experience running them. Many retirees have been frustrated by the apartments they set up as a source of their retirement income.

### PREPARING FOR HIS RETIREMENT

"Personally, I embarked on preparing for my retirement nine years ago, when I decided to go into commercial farming. I grow bananas, coffee, dairy farming and agroforestry on 684 acres of land," Kakiika says.

After my studies, I went to South Africa, where I lived and worked as a teacher for over 10 years. In 2001, I came back and continued with my teaching profession, and used my savings from South Africa to venture into the transport business.

Fortunately, because I was reinvesting the profits into the business, my transport company thrived. However, after five years in the transport industry, I realised that I need to prepare myself for an investment that can take me into retirement safely. And here, I zeroed in on commercial farming.

After years of planning, research and preparation, four years later, in 2009, I embarked on putting the idea into action. I used my savings and the proceeds from the transport industry to acquire land. My job also, as an education administrator, was a strong pillar to lean on in



Bakiika's cows grazing on the eucalyptus farm

### KAKIIKA'S UNIQUE FARMING MODEL

Contrary to many agro-foresters, Kakiika intercropped trees with food and cash crops and is reaping millions.

"You can have many alternative uses with the land. You can, for example, intercrop it with maize, coffee and bananas. And when the trees are mature, you can rear cattle," Kakiika says.

Kakiika intercropped his farm with *msizi*, *mvule*, *matooke* and coffee. For eucalyptus, Kakiika rears cattle under the trees.

"It is a mistake to buy land and start planting only trees. We don't eat trees, who will supply us with food?" Kakiika asks.

He argues that monoculture was brought by colonialists to augment their industries, but,

in reality, plants grow better when they are intercropped because they benefit from each other.

"To get good yields, Kakiika says he does not plant one type of tree and still, the trees are reasonably spaced with coffee. When *msizi* is harvested at 15 years, I will remain with my coffee, which I can harvest for up to 50 years," he says.

With this unique model, Kakiika is currently one of the largest suppliers of *matooke* in the country and he expects to be one of the largest producers of coffee in the next three years. He harvests over 100 bunches of *matooke* every week.

my farming venture because it gives me sizable benefits that have enabled me to ably run my farming enterprise.

I have also obtained funding from financial institutions, particularly for the installation of irrigation systems, construction of water dams and water harvesting.

And, for the last nine years, aside from my public job as an education administrator, I have been running my 684 acre commercial farm and, here, I have seen the joy and frustrations in tree planting because I have planted and harvested them, as such, one cannot deceive me about trees," Kakiika says.

"I have tested the joy and sadness of cattle keeping, banana growing and the flows and seasonal income from coffee. People should run their retirement projects while still holding their jobs. This will help them to learn the dynamics of the projects they are intending to retire to," he

adds.

Kakiika's choice of agroforestry started with passion and the passion turned into a retirement business enterprise. The passion developed from a visit to the home of the head of finance, Mercedes Benz, in South Africa.

"His home made me fall in love with trees; there is a variety of tree species planted all over his compound, which gives it a natural, calming aura," Kakiika says.

Indeed, Kakiika's home in Muyenga and his workplace, Vienna College, Namugongo, are covered with trees of all kinds, giving them a natural green beautiful and cool atmosphere.

"I have about 50 trees in my home, which sits on a 0.6 acre piece of land and they have since attracted monkeys. They are about nine of them and you can't chase them, because they will jump from one tree to another. My neighbours have since nicknamed my home monkey zone,"

Kakiika says.

However, as of now, the passion has grown from a few trees at home to millions of trees covering hundreds of acres of land.

Currently, Kakiika has approximately one million eucalyptus trees, 77,000 coffee trees, 8,000 *mvule* trees, 8,000 *msizi* trees, mangoes and jack fruit trees and a 40-acre banana plantation. He is also into dairy farming, with over 80 head of friesian cattle. All this is located on 684 acres in Nabalanga, Nakifuma sub-county, in Mukono district.

### STARTING OUT

I started by buying 45 acres of land in my native village of Nabalanga in 2009 and, by 2011, I had acquired more pieces of land in excess of 300 acres. I kept on buying more land and, currently, I have up to 684 acres in a radius of eight kilometres.

"I planted pine trees on 80 acres of land in a space of two years. For fear of uncertainty in pine tree growing, I intercropped them with *mvule* and *msizi* tree species as a back up plan," Kakiika says. I bought each seedling from National Forestry Authority at sh300.

When he acquired another 330 acres of land, which had some parts in the lowlands, he opted to plant eucalyptus trees on a large scale. I bought ordinary seedlings at sh150 each.

### INDIGENOUS TREES

He is currently rooting for the planting of native trees like *msizi*, *msambya* and *mvule*.

"People are shunning them because