

Family issues, business failures forced her to retire early

Ruth Banoba found comfort in gardening

At her retirement home on upper Mawanda Road in Kamwokya, a Kampala suburb, Ruth Namuddu Banoba decided to venture into gardening in her compound. The 64-year-old saw it as a way of beating home boredom after 16 years of working as a stenographer. **DERRICK KYATUKA and JACQUILINE NAKANDI** bring you her story.

"I was born to Ezra and Catherine Kafeero of Kasenge village, eight miles away from Kampala in Wakiso district. I am the first girl in a family of 11 children. I grew up in a humble family, my father was a carpenter, while my mother was a housewife," Banoba says.

She attended Kikajjo SDA Primary School in Kasenge from P1 to P6, from where she joined Junior One and two at old Kampala Primary School. She then went to Old Kampala Secondary School and later joined Nakawa College of Commerce (present-day Makerere University Business School) for secretarial studies. Later, she upgraded for an advanced certificate in secretarial studies.

Immediately after school, Banoba started working and later got married.

"At the time I got married, I was working with the agriculture ministry in Mukono district as a senior typist. I worked in Mukono for three years, before being transferred to Kampala in the regional office, where I worked for five years," she recalls.

Early retirement

Banoba resigned her typist job with the ministry to raise her children because she was dissatisfied with the way maids were handling them.

"One day, my husband and I left for church, leaving our first child with the maid. Shortly after we had left, she locked the child in the house and went to have fun while dressed in my clothes," she added that, fortunately, her husband returned to collect something he had forgotten and found their son locked up in the house and crying at the top of his voice. "We had to chase the maid."

Banoba's distress with maids was not about to end. The next maid she got was not any different, her second-born almost lost her life at the hands of the maid.

"We put up hanging swings in the compound where the children played from. One day, during our absence, the maid put our second-born on a swing and pushed her so high that she fell off hitting her chest hard on the ground," she recalled.



Banoba in her flower garden

SICKNESS IN OLD AGE

Banoba said she does not have major health issues apart from back pain, which is not intense. She attributes her good health to sporting in her early life.

"I used to play netball

at school. I also used to play hockey and tennis with my Indian friends in Kololo during the time I was working as a typist. I think getting involved in sports at an early age has kept my body strong as I age," she said.

The baby suddenly fell sick and all treatment was in vain, yet the maid could not say what had happened. Banoba says after being discharged, the baby's situation worsened at night, yet her husband had travelled for work in Jinja. Her Indian neighbour, who had a car, helped rush the baby to Mulago Hospital, Kampala.

"It was my sister's daughter, who also stayed at home, who later confessed what had happened. She said the maid had threatened to beat her if she said a word. That is when the baby was given proper treatment and got healed," Banoba says.

So, from 1975, Banoba started taking care of her children, until 1997, when

their last-born was in P.7.

Retirement work

In 1997, Banoba decided to work while in retirement. She joined the Bible Society of Uganda as the personal assistant to the general secretary up to 2011, when she fully retired and joined her husband in the farming business, although the farm was not flourishing.

On her former job, she says, her boss used to organise retreats to guide people on how best they could plan for their retirement.

"During the retreats, we were advised to retire as soon as possible when we still had energy to attend

our personal businesses," she says.

Before she fully focused on farming, Banoba had had a lot of disappointments with business, such as the coffee shop which failed to work.

"When we do not plan well for the money we receive as retirement package, it goes to waste," she notes.

A friend of hers, Ida Lutwama, later introduced her to the Uganda Tropical Plants Association, where she was ushered into the flower growing business.

"I did not buy the idea at first. But since I was already involved in farming, it was easy for me to cope and the people I met in the association also mentored me well," she says.

Banoba narrates that together with her husband, who is also retired, they farm on a large-scale on their farm located in Mukono district. The farm sits on 20 acres of land and they practice mixed farming.

When asked what she would do differently if made young again, Banoba says she would start preparing for her retirement much earlier.

She would also not take everyone's advice regarding investing, like when she took on her friends' advice to invest in a coffee shop, a business through which she lost a lot of money.

7 PIECES OF ADVICE

PLAN WELL

Plan well for your retirement package before investing it. Do not take any business advice without personal analysis and scrutiny.

ACCOUNTABILITY

Accountability is key for every investment. You must make a follow-up on your money and personally monitor the progress of the business in which you have invested your hard-earned savings.

WORKERS ARE ANSWERABLE

In case you have workers, you have to make them answerable to you when it comes to the progress of the business. They need to know that they cannot mess with your money.

CONSIDER PASSION

Do not invest in something that you are not passionate about. It is always good to invest in a business that you can easily get involved in.

BE ACTIVE

Being active in any business helps you understand it better and know the risks that come along with it. Workers can cheat you if you are detached from your business.

APPRECIATE AND LEARN

Appreciate other people and learn from them. No man is an island. We need to work together to achieve. However, be selective of the people around you.

COPY

Copy the good things from people around you and use them to make yourself better.

WHAT HER HUSBAND SAYS

ISRAEL BANOBA, who retired at 40 years in 1974, says he finds retirement comfortable because his employers catered for it unknowingly. During his time in office, he managed to put up a house in a high-profile area.

"Before I retired, I established a farm on which we had vegetables and sugar canes, among others. From these crops, I would

get more money than what I earned from my workplace," he says.

He adds that while his friends drove posh cars, he decided to buy a Datsun pick-up, which he used to transport the produce from his farm in Mukono district to Owino market. "Having a strong family has been the foundation for my business and retirement," he says.



MARRIAGE, LIFE IN OLD AGE

Banoba is married to Israel Banoba and the couple has six children – two girls and four boys. Four of these, the daughter and three boys, are married and have their own families.

She also looks after her grandchildren. Currently, she stays with her husband and the other two unmarried children.

Besides growing flowers

for sale, Banoba is an active member of St John's Church in Kamwokya, Kampala, leader of the Mother's Union and also the head of laity. Together with her husband, they offer counselling services to young people intending to get married and those already there.

During her leisure time, she enjoys listening to music.

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