

# Buteraba sank to the bottom of his career and bounced back

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While studying for a Bachelors degree in Statistics at Makerere University, Newton Buteraba juggled his studies with operating different businesses. Mostly, he was lending money, buying and selling phones as well as helping other students to sell off their unwanted merchandise and thereafter earning commission. And after graduating in 2007, Buteraba focused more on the business of lending money. Business blossomed to the extent that he included his father and uncle as partners.

"People would borrow and pay back on time," he says.

Then, something started going wrong in 2010. Most borrowers stopped paying back the loans on time while others stubbornly refused to refund the money. They

played tricks on Buteraba left, right, and centre by avoiding and dodging him at all times. When the business man ran to the courts of law seeking help, he got even more stressed.

"Sometimes the accusers would not show up for the hearings. Then, there were days police would claim to have forgotten to carry the files of the accused persons to court. And also, at times, court would postpone dates for hearing the different cases," he shares.

The situation started getting out of hand for Buteraba when some of the borrowers even started threatening to kill him.

"I was getting very frustrated, and, that was when I thought of getting away from the country for a little while to get rid of the stress," he says.

Buteraba came up with a plan to go away and study abroad.

## The study programme

He went online digging information on different universities across the world before eventually settling for University of London in the United Kingdom (UK). And within that same year of 2010, he applied for a Master's programme in Information Security at the university.

"I was accepted into the university on a self-sponsorship scheme," he says.

He needed about £20,000 pounds (about Shs98.1m) for the one-year tuition as well as £12,000 (about Shs59m) for upkeep.

"I got every amount of money I had and added it onto what my father gave me as top-up," he says.

The son and father

somewhat miraculously came up with both the tuition and upkeep money. Buteraba's father proceeded to write to the university stating that he was his son's main funder.

Incidentally, that money was not enough. Buteraba needed about Shs70m more to cater for his ticket and rent arrears in London. He approached two respective banks and acquired the money as a loan using one of his client's land titles as security. Eventually, Buteraba was able to fly out to start his academic journey.

## Life in London

School time started around September 2011 and Buteraba found it tough adjusting to his new life. Things were not easy, at all. For instance, the weather was too cold during this time of the year and unfortunately at the apartment he chose to stay in, there was no central heating system to warm it up during the winter season.

**"I could not take it anymore and one night burst into tears. Life was very hard. I even thought of the possibility of returning back home but I quickly brushed off the idea because that would be giving up too easily."**  
Newton Buteraba

"Meaning that the apartment (which he shared with other international students) was always cold," he says, adding "I lost my entire body heating system because of the excruciating coldness in that house. No matter how many layers of clothes I wore, I remained cold."

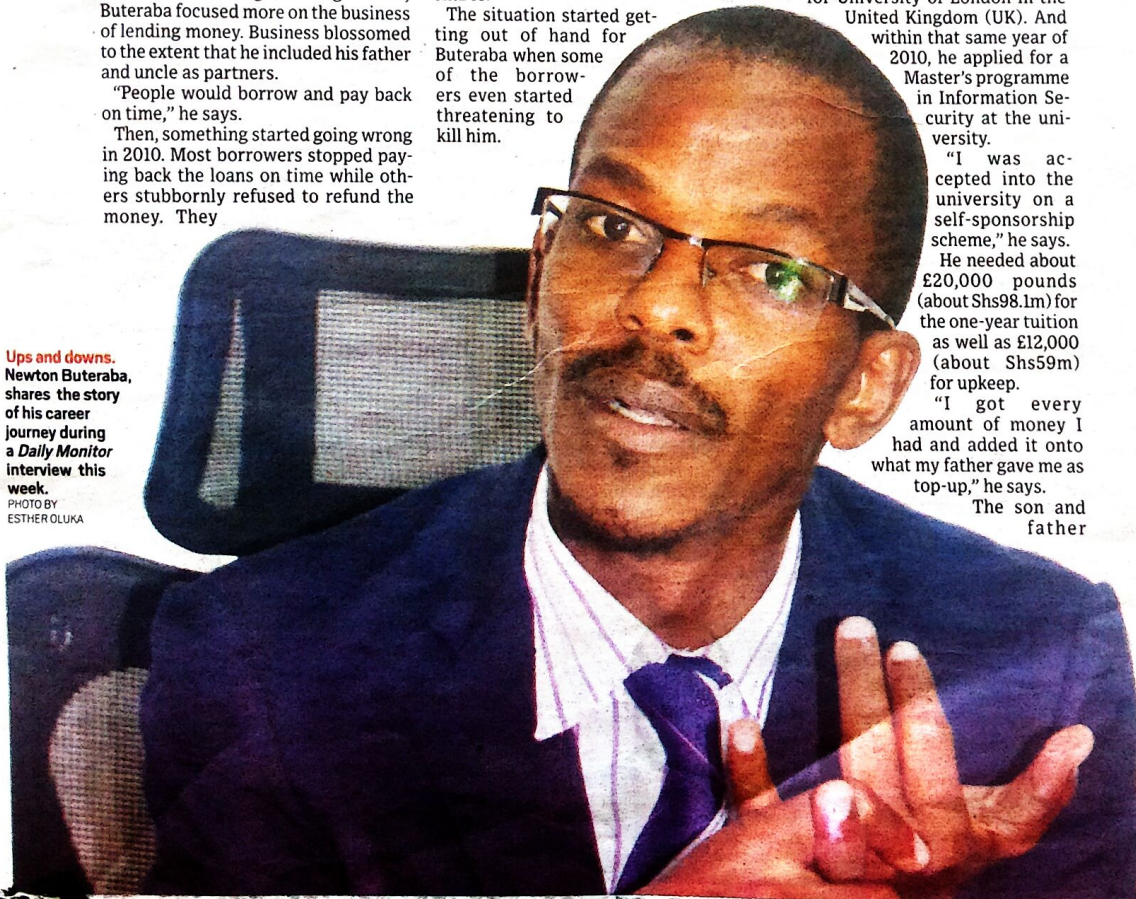
Staying at the apartment cost £80 pounds (about 392,000) per week.

"And imagine, it was the cheapest accommodation near school," he says.

As time passed, Buteraba started running out of upkeep money. Meanwhile, the banks back home started calling him up saying he was defaulting on his loans. In addition, he owed both the university and landlord some money, and, each party demanded their respective share.

Buteraba found studies also quite difficult as books were becoming too technical for him. And one time, he found everything overwhelming and broke down.

**Ups and downs.** Newton Buteraba, shares the story of his career journey during a *Daily Monitor* interview this week.  
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