Date

TO: IPA GLOBAL FINANCIAL INCLUSION INITIATIVE

RE: EXPRESSION OF INTEREST SUBMISSION BY DAN ARIELY, CHANING JANG AND MERVE AKBAS

Dear Sir,

MicroSave is an international financial inclusion consulting firm operating in ten offices around the world, eight of which are in developing countries, for 15 years. Our mission is to alleviate poverty through providing real insights to and enhancing the capacities of businesses across different industries that provide financial inclusion and other socio-economic development services and products. Our clients in Kenya include Equity Bank, Post Office Kenya Savings Bank and Safaricom.

This letter is to inform you that we are interested in collaborating in the proposed research project by Prof. Dan Ariely, Chaning Jang and Merve Akbas, to test the effects of lottery prizes on savings behavior, which would help us develop strategies to enhance financial capabilities of the poor.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name

Title

Microsave