**INSTRUCTIONS FOR SAVINGS PLAN**

Here, we are introducing you AKIBA SMART, which will allow you to save money for a period of four weeks (28 days). Now I will explain how AKIBA SMART works.

Using AKIBA SMART, you can save money by sending airtime (via Sambaza) to 0726-085246. The net worth of the airtime you send will be the amount you save. For example, if you send Airtime worth 20KSh it means you saved 20Ksh. This way, you won’t pay any MPESA fees to save.

AKIBA SMART helps you save in two ways:

1. Every day, you will receive your Lottery Ticket in an SMS and you will enter a lottery. The next day, you will be notified by SMS whether you won, and how much money you won. If you win, your prize will be added to your account ONLY IF YOU SAVED that day, if you did not save, you will give up your prize. If you don’t win, you will still keep your savings. This will continue every day for 28 days. The more you save each day, the more money you will accumulate yourself. Furthermore, the more you save, the bigger the prizes!!!

2. You will be able to keep your money in a safe place for 28 days, and at the end of 28 days you will receive all your savings, with the prizes you won back via MPESA (you won’t receive Airtime).

The lottery works as follows:

Each day, you will receive a lottery ticket as SMS. The lottery ticket includes 4 numbers between 1 and 10.

If the FIRST OR SECOND number in your lottery ticket match the first or second number in the winning ticket, you win Prize 1: 10 % of what you saved that day! For example, if you saved 20KSH that day, you win 2 KSH extra.

If the FIRST AND SECOND numbers in your lottery ticket match the first and second numbers in the winning ticket, you win Prize 2: 100 % of what you saved that day! For example, if you saved 20KSH that day, you win 20 KSH extra.

If the ALL NUMBERS in your lottery ticket match all numbers in the winning ticket in the same order, you win Prize 3: 200times what you saved that day! For example, if you saved 20KSH that day, you win 4000 KSH extra.

REMEMBER: YOU CAN REDEEM YOUR PRIZE ONLY IF YOU SAVED THAT DAY.

As a promotion, you are automatically enrolled in AKIBA SMART today. You will receive your ID cards now and you can start saving immediately.

[We will try out how it works here. As part of our promotion, we will give you some money to save today to learn how it works. This money is yours and you will receive it at the end of 28 days. ]

Do you have any questions?