**INSTRUCTIONS FOR SAVINGS PLAN**

Here, we are introducing you AKIBA SMART, which will allow you to save money for 30days. 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, AKIBA SMART will add 5% of your daily savings to your account. For example, if you saved 20KSH, you will receive 1 KSH extra. The more you save each day, the more money you will accumulate yourself. Furthermore, the more you save, the more you will receive extra from AKIBA SMART.

2. You will be able to keep your money in a safe place for 30 days, and at the end of 30 days, you will have the option of withdrawing all your savings, with the extra money you received from AKIBA SMART back via MPESA (you won’t receive Airtime), or you can keep some of it for 30 more days in AKIBA SMART and continue saving.

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 back with your savings.

*Use the scratchers, save 20KSH.*

Do you have any questions?