**INSTRUCTIONS FOR SAVINGS PLAN**

Here, we are introducing you AKIBA SMART, which will allow you to save money for a period of 30 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, if you save, 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, the prize will be added to your account. If you don’t win, you will still keep your savings. This will continue every day for 30 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 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.

The lottery works as follows:

Each day, if you save, you will receive a lottery ticket as SMS. The lottery ticket includes 4 numbers between 0 and 9.

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 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.

For example, if on day 1, your lottery ticket numbers are 4567 and the winning ticket numbers are 3589, you will win the prize 1 and you will get 10 % of your savings in day 1 deposited to your AKIBA SMART account.

If on day 2, your lottery ticket numbers are 4567 and the winning ticket numbers are 4502, you will win prize 2 and you will get 100% of your savings in day 2 deposited to your AKIBA SMART account.

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.Get them see their ticket number. Explain based on the lottery prizes how much extra they can get. Example: This is your lottery ticket, For example if the winning ticket is xxxx, you will get prize 1 and 10% of your savings is 2 Ksh. It will be added to your account. Also give the other prize examples.*

Do you have any questions?