**INSTRUCTIONS FOR SAVINGS PLAN**

Here, we are introducing you M-BENKI BAHATI (MBB), which will allow you to save money for a period of four weeks (28 days). Below we explain how MBB works.

Using MBB, you can save money by sending airtime (via Sambaza) to XXXXXXX. 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. You won’t pay any MPESA fees to save.

M-Benki Bahati helps you save in two ways:

1. Every day, MBB will send you a Lottery Ticket. The next day, you will learn whether you won or not. If you win, you can redeem your prize ONLY IF YOU SAVED any amount that day. The more you save, the more money you will receive at the end of 28 days. Furthermore, the more you save, the bigger prizes you might win each day.

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 extra money you received from MBB 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 matches 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 1 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, you win GRAND PRIZE: 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 M-BENKI BAHATI today. You will receive your ID cards now and you can start saving immediately.

[We will try out how it works here. We will give you the money to save for today]

[Now we will show you how you can check your balance]

Do you have any questions?