**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. This way, you won’t pay any MPESA fees to save.

M-Benki Bahati helps you save in two ways:

1. Every day, MBB 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, it means the more money you will receive at the end of 28 days. Furthermore, the more you save, the more money you will receive extra 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).

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?