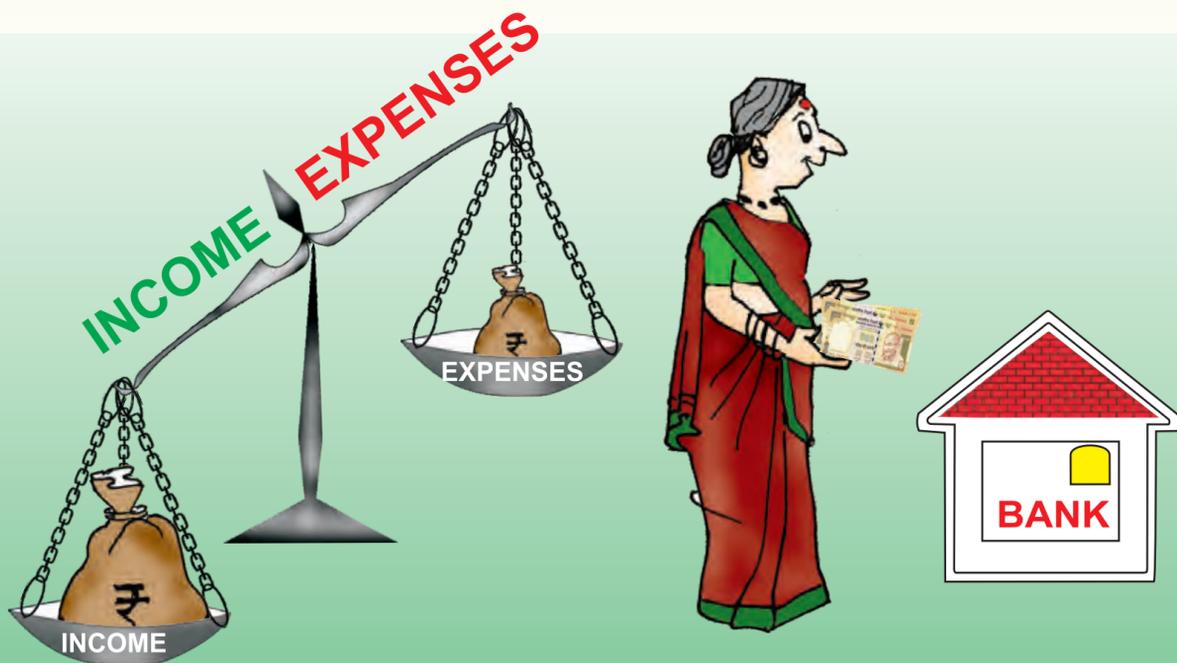
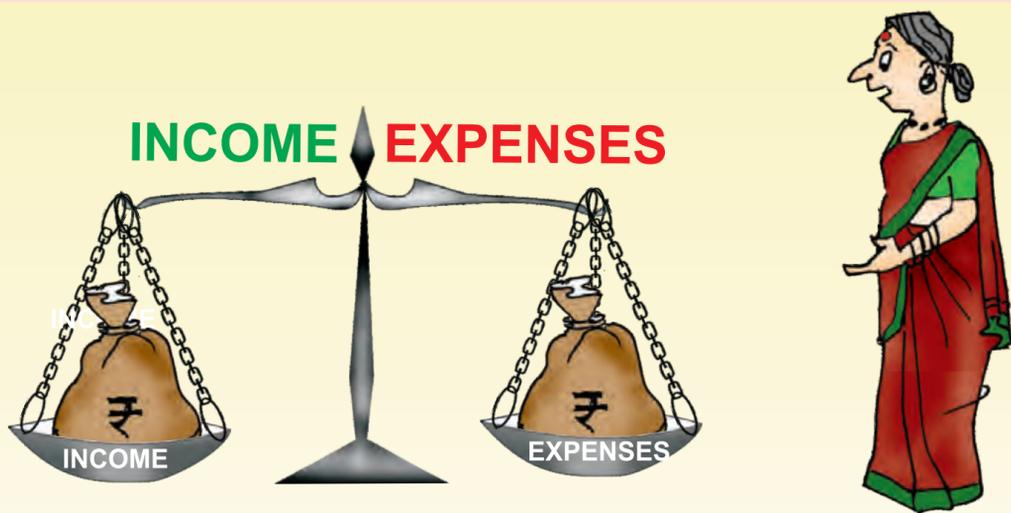




**UNDERSTAND YOUR EXPENSES**





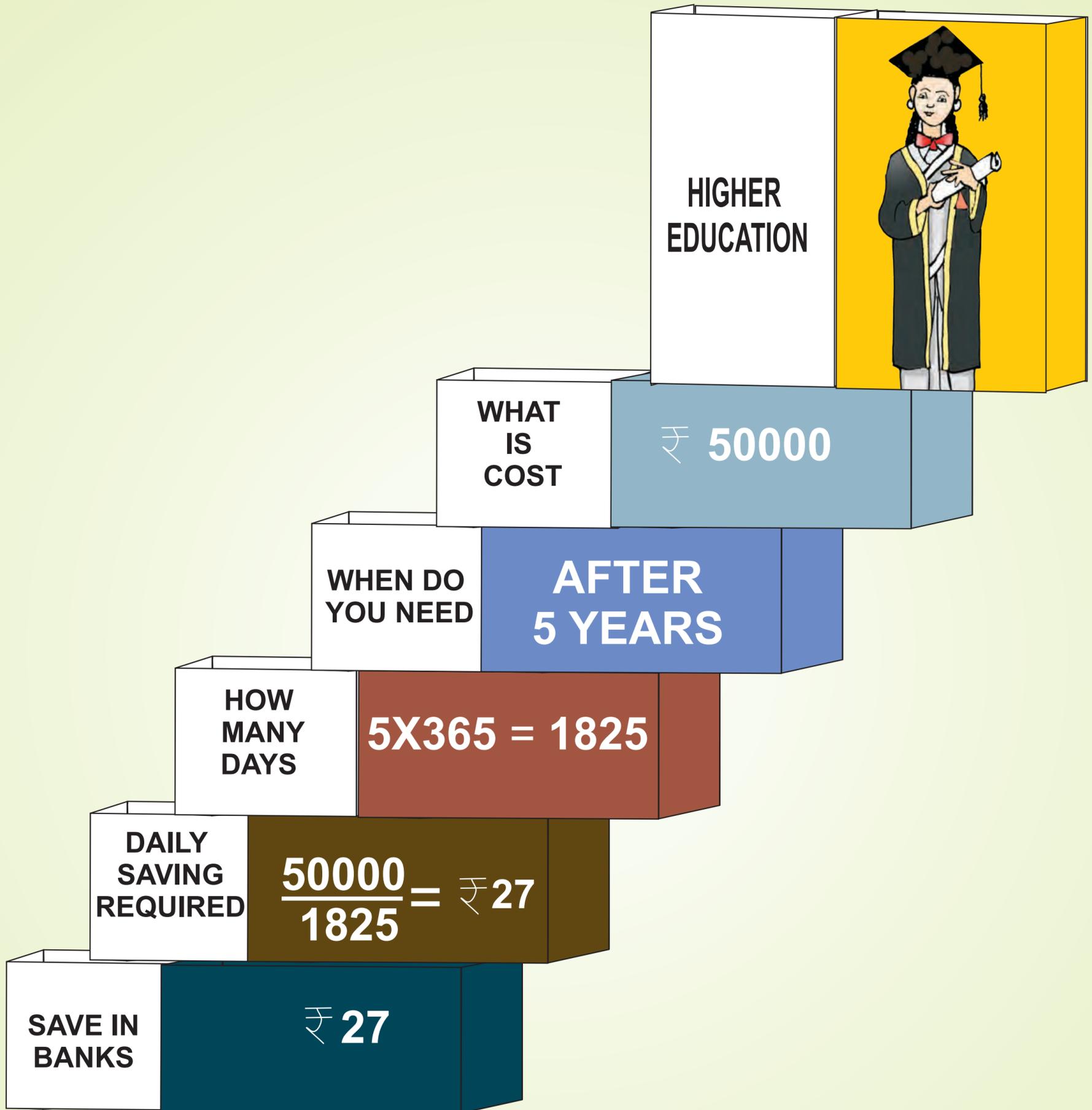
**DO NOT SPEND MORE THAN YOUR INCOME**





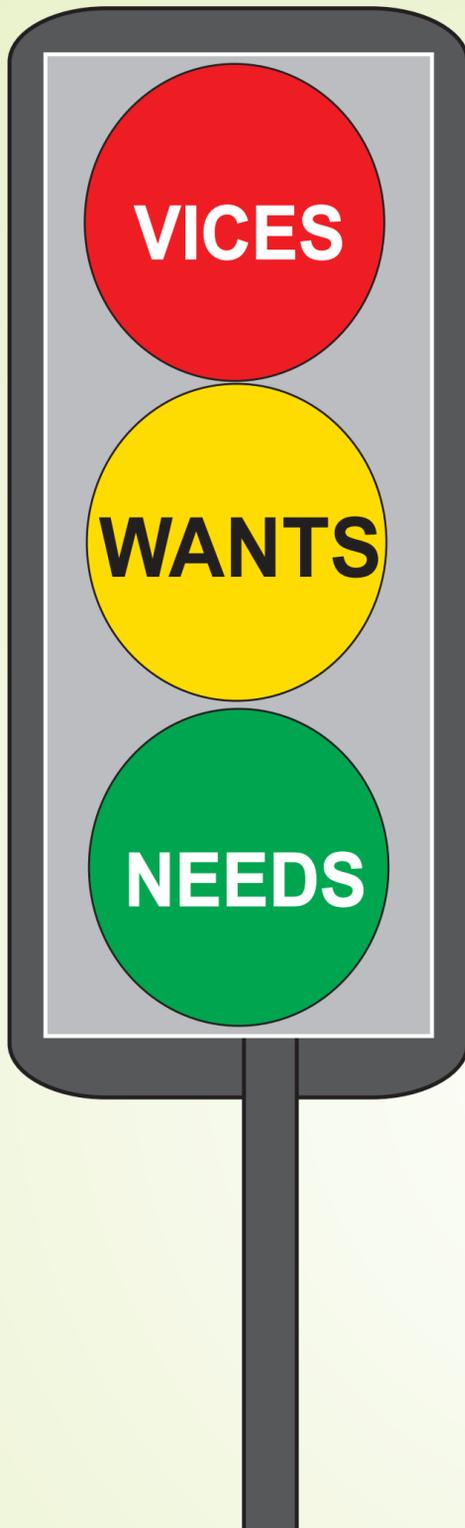
**PLUG NON ESSENTIAL EXPENSES  
&  
INCREASE YOUR SAVINGS**





**ACHIEVE YOUR GOAL WITH  
FINANCIAL PLANNING**





ALCOHOL



GAMBLING



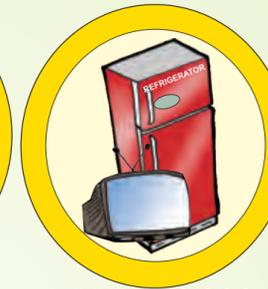
TOBACCO



FESTIVAL



PILGRIMAGE



LUXURIOUS GOODS



HOUSE



EDUCATION



FOOD CLOTHES



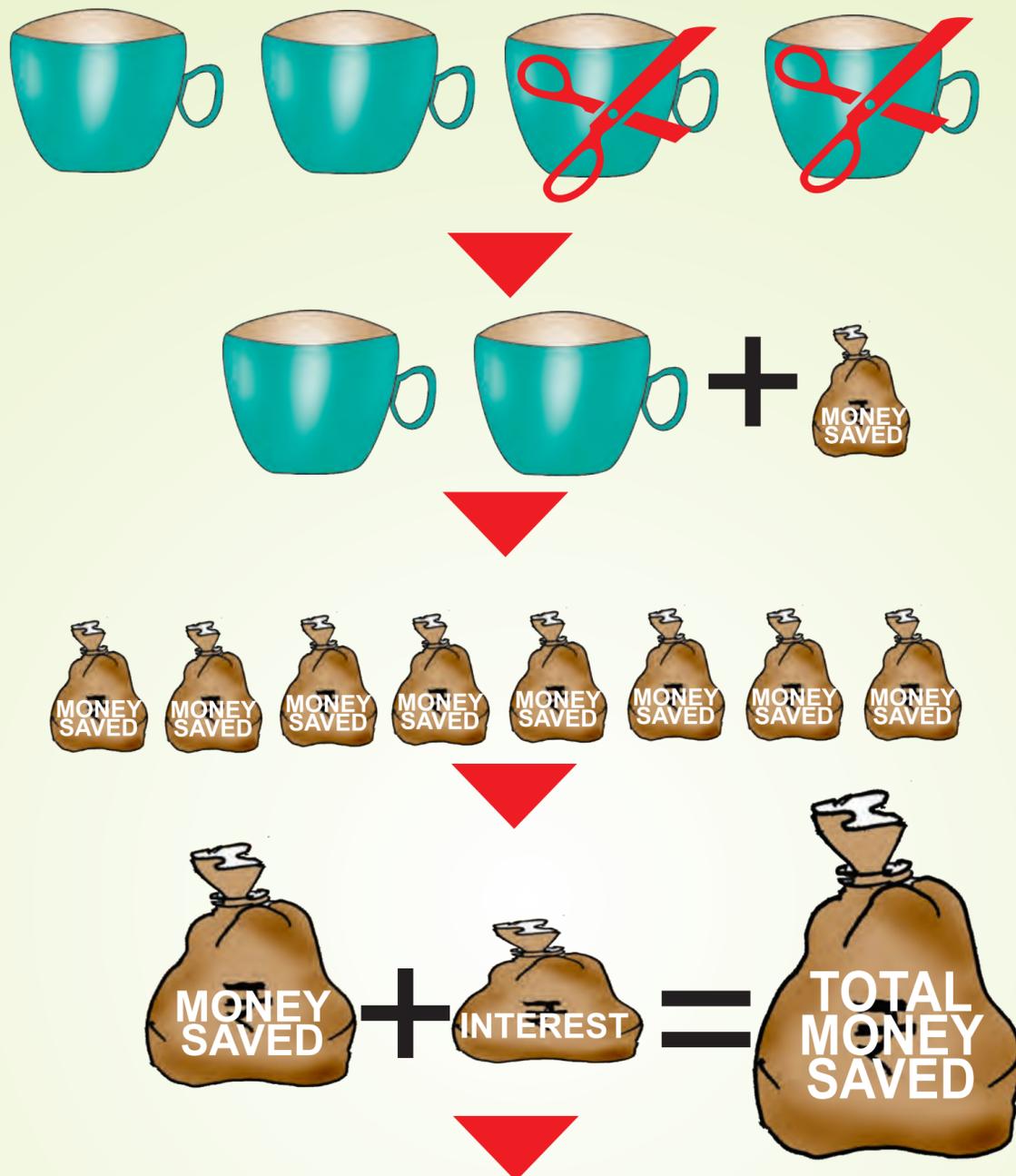
NEEDS ARE LIMITED - SPEND

WANTS ARE UNLIMITED - REDUCE

VICES ARE RISKY - AVOID

THINK TWICE BEFORE SPENDING





**SPEND YOUR OWN MONEY**



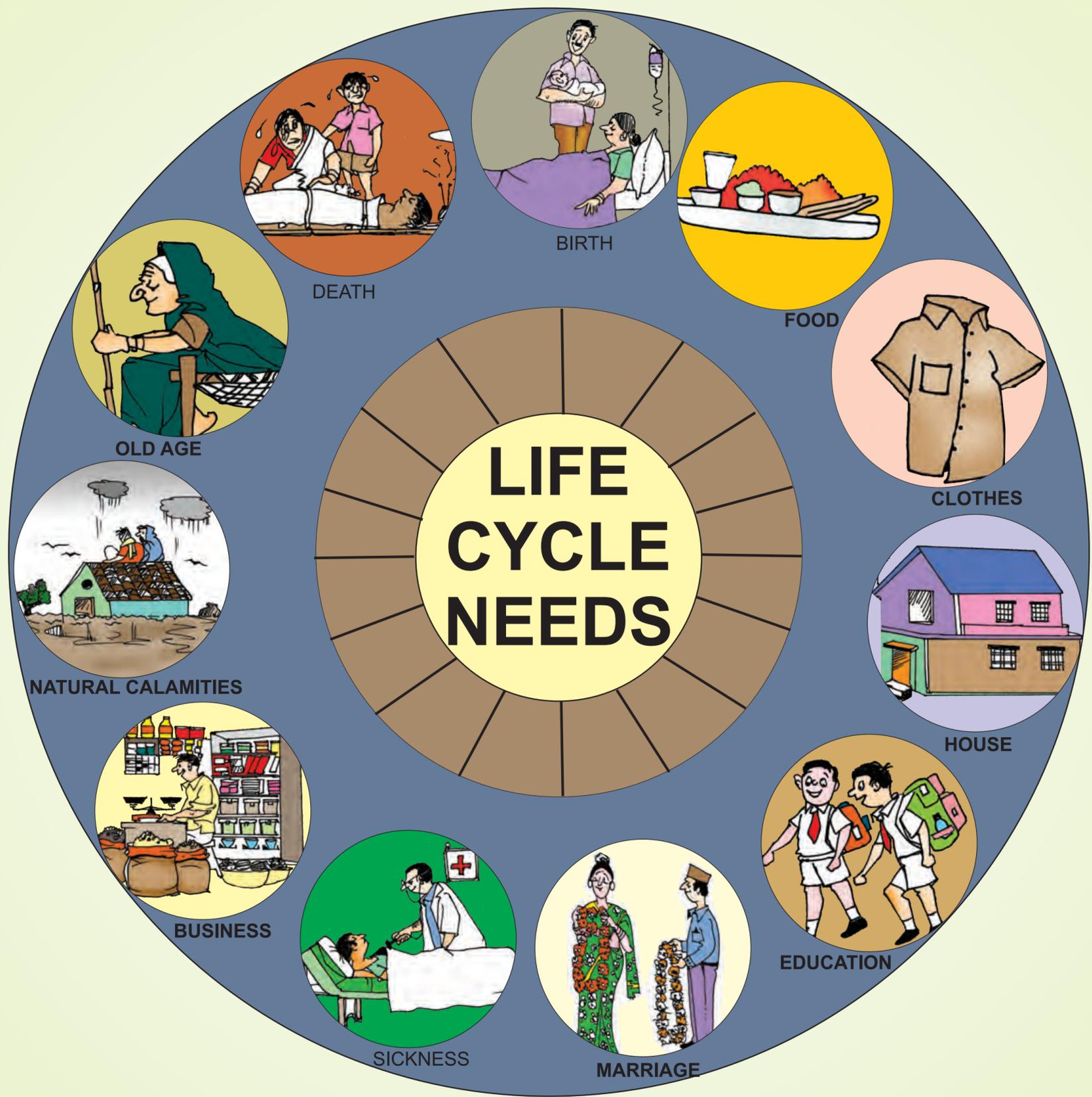
**EDUCATION**



**BUSINESS**

**THE LESS YOU SPEND,  
THE MORE YOU CAN SAVE**





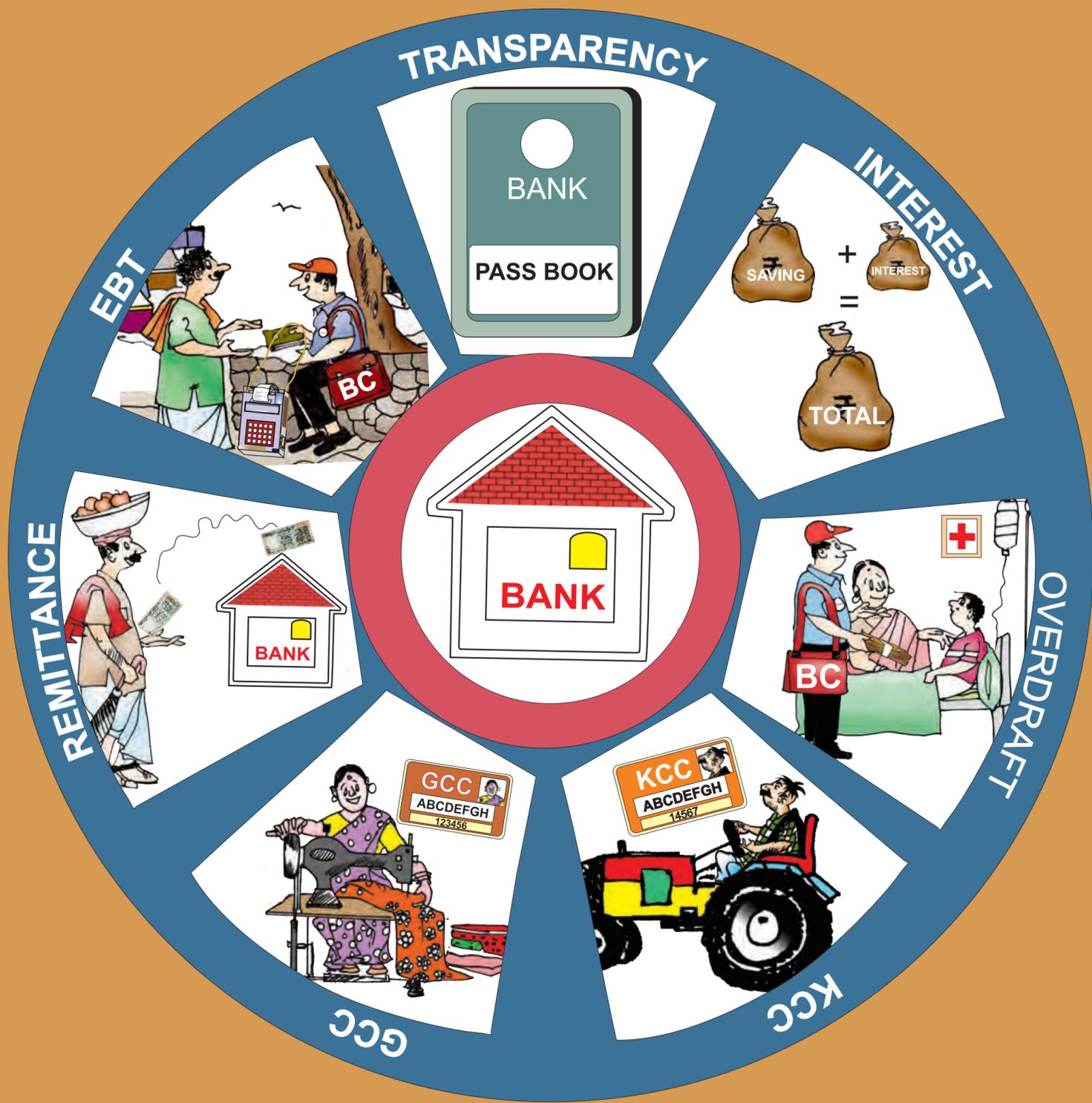
**SAVE MONEY FOR LIFE CYCLE NEEDS**





**DO NOT LOSE YOUR HARD EARNED MONEY,  
ALWAYS SAVE IN A BANK ACCOUNT**





**SAVING ACCOUNT IN A BANK IS THE KEY TO ALL OTHER SERVICES**





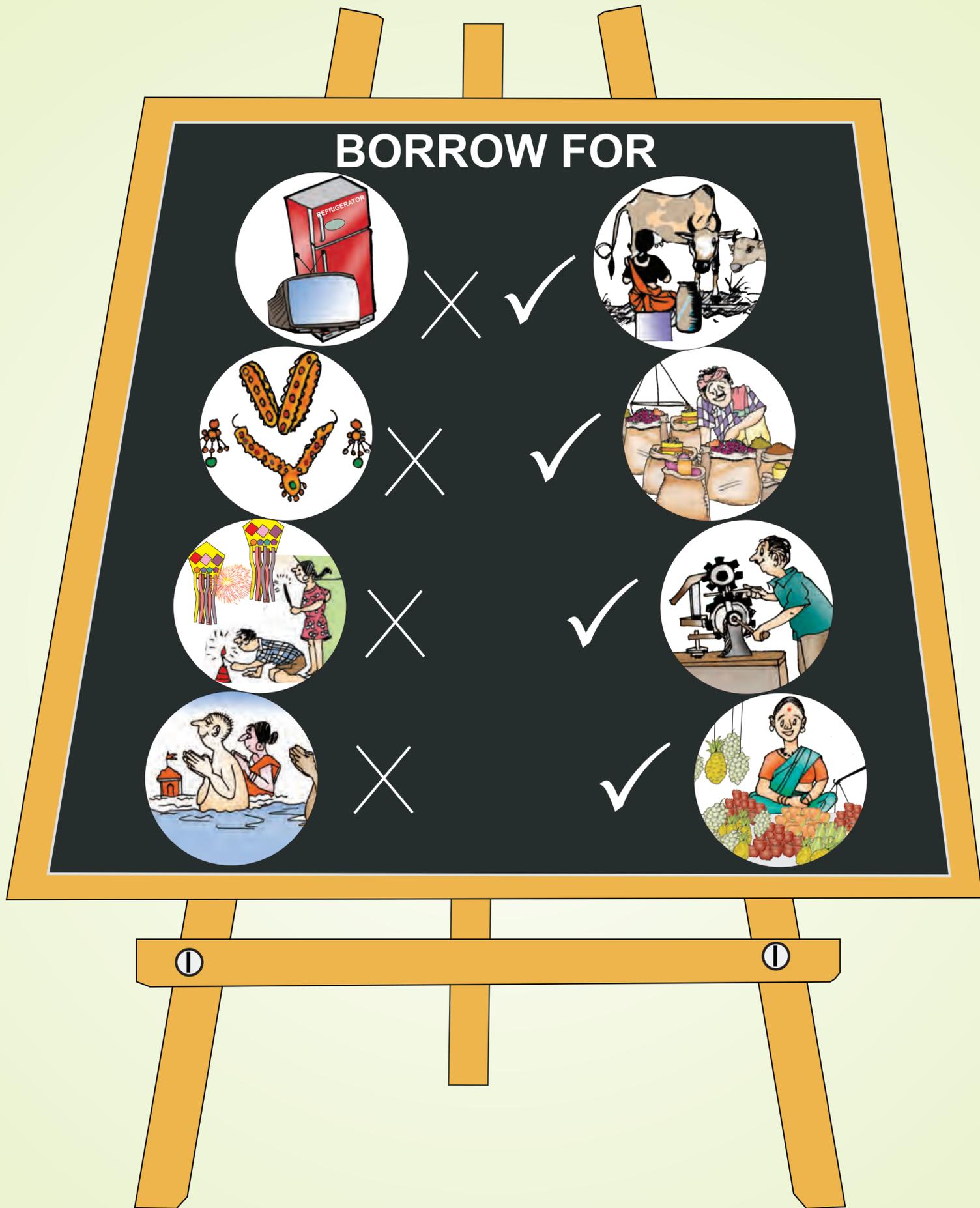
**BANK IS NOW AVAILABLE AT  
YOUR DOOR STEP**





**MANAGE YOUR DEBT OTHERWISE  
DEBT WILL DAMAGE YOU**





**BORROW TO UNDERTAKE AN ACTIVITY  
WHICH ENHANCES YOUR INCOME**



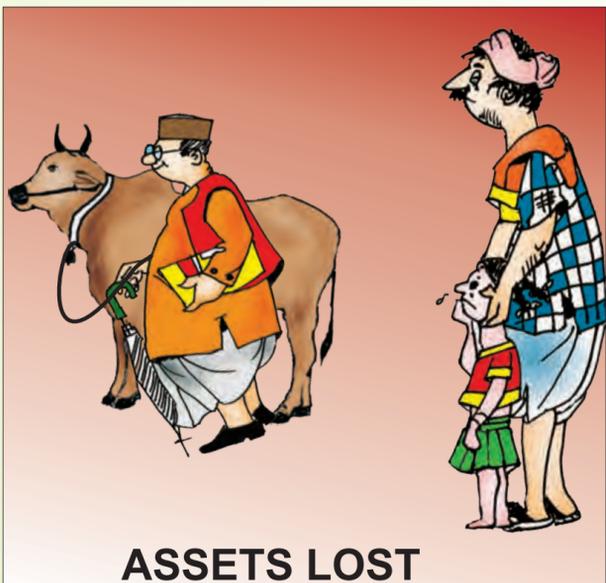
## MONEY LENDER



NO AGREEMENT



INTEREST = PER MONTH



ASSETS LOST

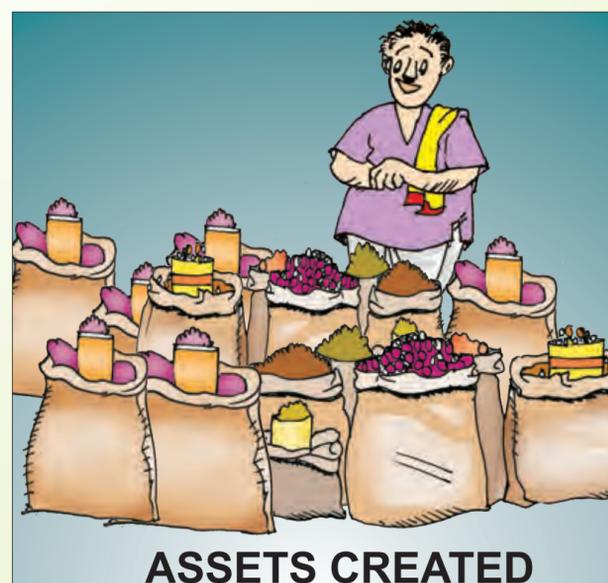
## BANK



WITH AGREEMENT



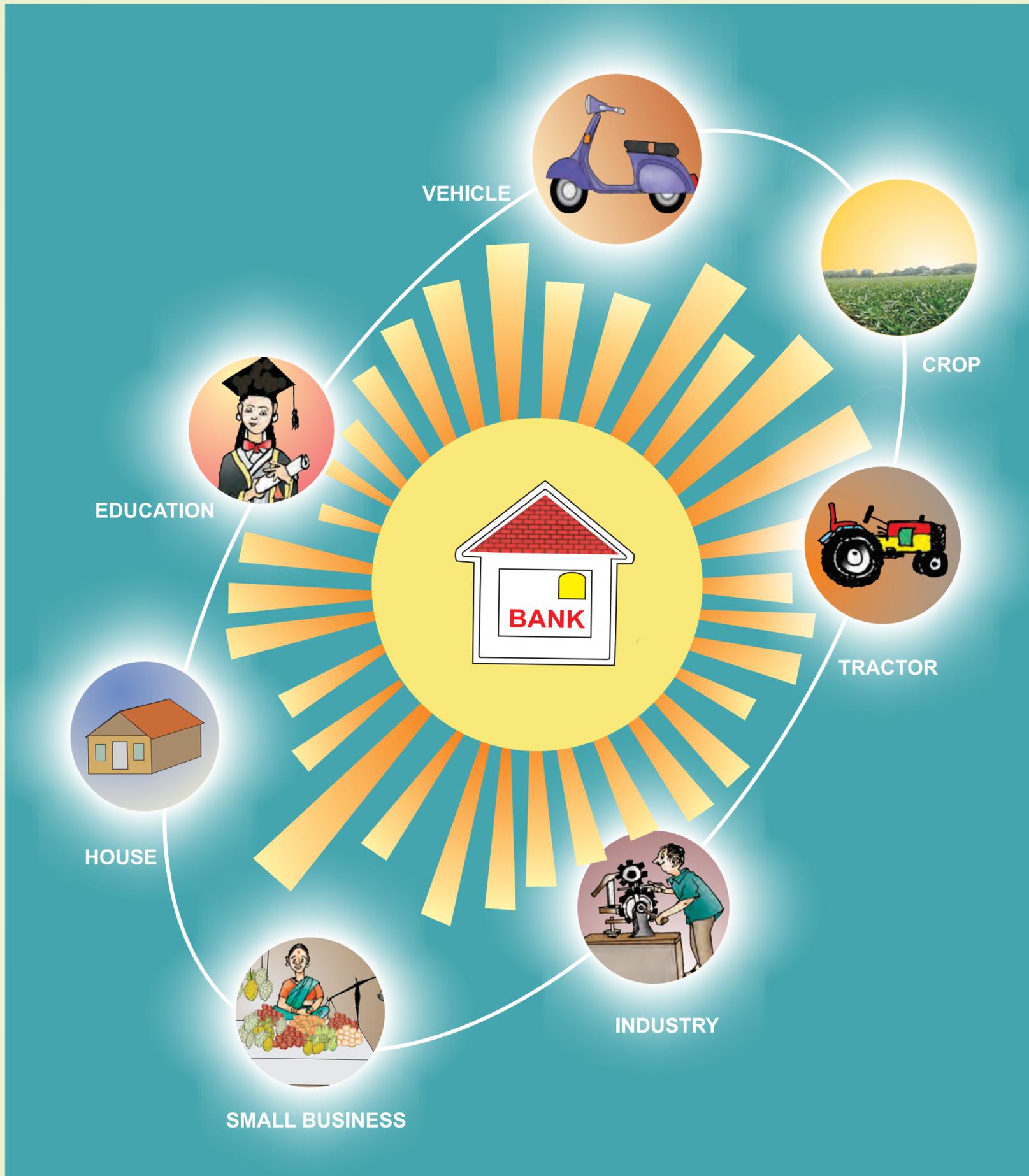
INTEREST = PER YEAR



ASSETS CREATED

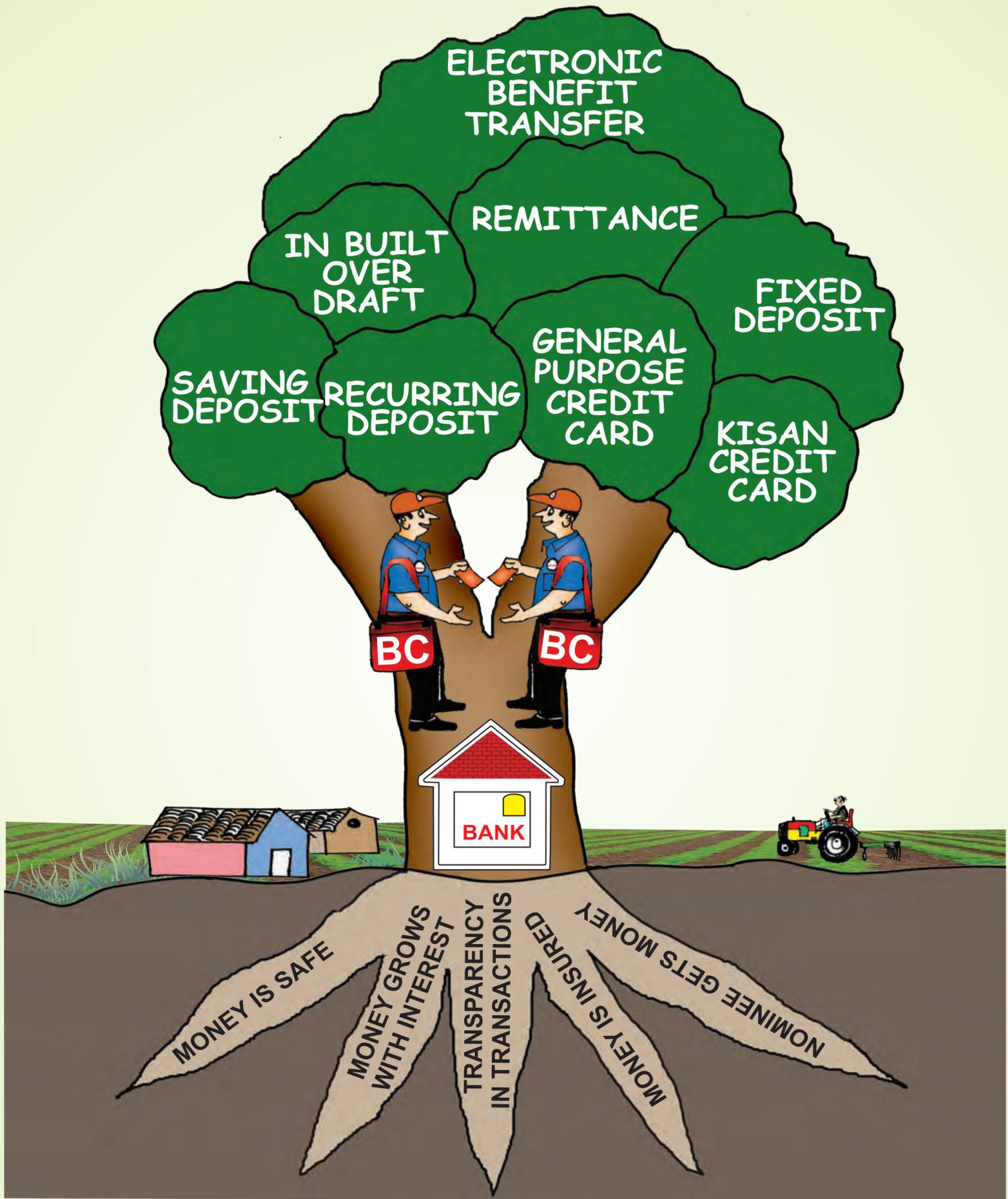
**BANKS ARE TRANSPARENT  
AND CHARGE LESS INTEREST**





**A BANK MEETS ALL YOUR REQUIREMENTS**





# FINANCIAL INCLUSION - TREE OF PROSPERITY



.. NOW



STEP INTO A BANK, STEP OUT OF POVERTY

