

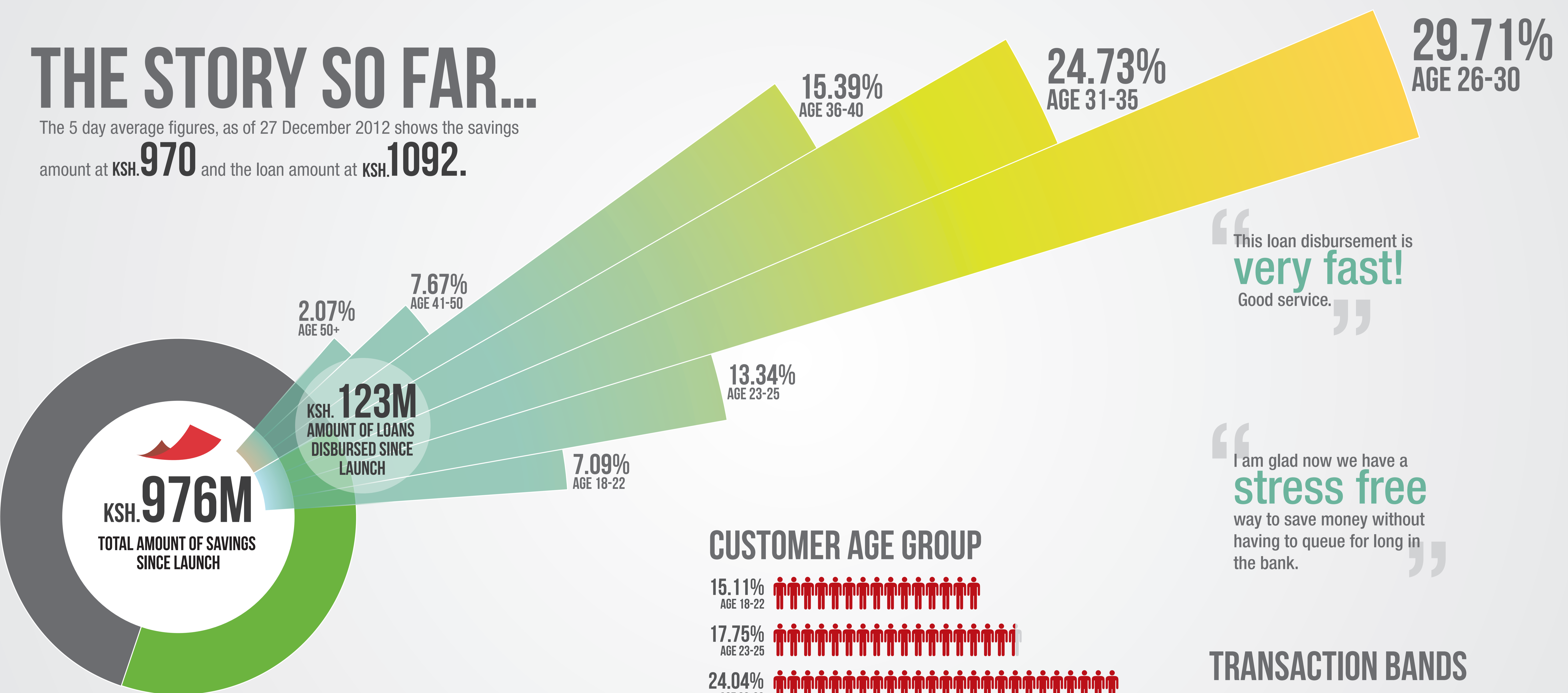
# M-Shwari

M-Shwari is the revolutionary new banking product for M-PESA customers that allows you to Save and borrow right from your phone while earning interest on money saved. M-Shwari has changed lives since its launch on November 2012 with over KSh. 976 million saved.

“ I love the service!  
I have done all; saved, taken a loan and paid back and checked balance.”

## THE STORY SO FAR...

The 5 day average figures, as of 27 December 2012 shows the savings amount at **KSH. 970** and the loan amount at **KSH. 1092.**



“ This loan disbursement is **very fast!**  
Good service.”

“ I am glad now we have a **stress free** way to save money without having to queue for long in the bank.”

**KSH. 976M**  
TOTAL AMOUNT OF SAVINGS SINCE LAUNCH

### CUSTOMER AGE GROUP



### TRANSACTION BANDS

BAND	%AVERAGE TXNS
0-99	81.25%
100-250	14.59%
251-500	0.67%

