

# Financial Wellness Ebook

V1.4

*your future now*

**BAYPORT**  
FINANCIAL SERVICES

# Topics

1. Budgeting / Kupangilia Matumizi
2. Savings / Kuweka Akiba
3. Loan services / Huduma za Mikopo
4. Debt management / Usimamizi wa deni

*your future now*

**BAYPORT**  
FINANCIAL SERVICES



# CLIENT PROTECTION CERTIFICATION

The MFR Certification Committee assigns to

## Bayport, Tanzania

The SILVER level of achievement



The SILVER level of achievement signifies that the certified institution meets all the standards necessary for adequate client protection and demonstrates progress toward advanced practice.

Milan, March 2023

Aldo Moauro  
Managing Director

Joris Crisà  
Head of MFR Certification Committee

IN CASE NO RELEVANT MATERIAL CHANGES OCCUR, THE CERTIFICATE HAS A VALIDITY OF 36 MONTHS STARTING FROM THE ISSUE OF THE CERTIFICATE

The MFR Certification Committee awarded Bayport Financial Services Tanzania (T) Limited in March 2023 the SILVER Certificate for the initiatives carried out for Customer Protection.

The award of the SILVER Certificate means that Bayport Financial Services Tanzania (T) Limited meets the necessary globally accepted requirements for adequate Customer Protection.

MicroFinanza Rating (MFR) is a global rating agency specializing in inclusive and sustainable finance. It provides independent assessments, certifications and high-quality information with the aim of increasing transparency, facilitating investments and promoting responsible industry practices globally.

*your future now*

**BAYPORT**  
FINANCIAL SERVICES

*Ninaanza Sasa*

**KUPANGILIA MATUMIZI**





## ANZA KUFUATILIA GHARAMA ZAKO

Ili kuunda bajeti, unahitaji kujua ni kiasi gani cha fedha unachotumia kila mwezi. Fuatilia gharama zako za matumizi kwa mwezi mmoja kwa kurekodi kwenye daftari au kutumia "excel" ya kupanga bajeti.

*Ninaanza Sasa*

**KUPANGILIA MATUMIZI**

**FINANCIAL WELLNESS**





## WEKA MALENGO YA KIFEDHA:

Amua vile unavyotaka kufikia malengo yako kifedha, kama vile kulipa madeni, kuweka akiba ya kununua gari, au kujenga mfuko wa dharura. Tumia malengo haya kama motisha ya kushikamana na bajeti yako

*Ninaanza Sana*

## FINANCIAL WELLNESS



## KUPANGILIA MATUMIZI

Ninaanza Sasa- Kupangilia Matumizi

## Financial Wellness

### Tengeneza Bajeti

Kulingana na matumizi na malengo yako ya kifedha, tengeneza bajeti inayoonyesha mapato yako ya kila mwezi, gharama zisizobadilika (kama vile kodi ya nyumba), gharama zinazobadilika (kama vile bidhaa za nyumbani au burudani), na malengo ya kuweka akiba. Hakikisha kuwa bajeti yako ni halisi na inayonyumbulika.

”

Rehema Sanare - Chief Financial Officer



As we celebrate #IWD2023, We encourage women to take control of their finances and improve their financial wellness.



**Kheri ya Siku ya Wanawake Duniani**

*your future now*

**BAYPORT**  
FINANCIAL SERVICES

Ninaanza Sasa- kupangilia matumizi

## Financial Wellness

### Punguza gharama zisizo za lazima

Tafuta maeneo ambapo unaweza kupunguza matumizi, kama vile kupunguza matumizi kwenye starehe au manunuzi yasiyo ya lazima kama nguo, viatu. Fikiria kufanya mabadiliko madogo, kama kujipikia nyumbani.

”

Suzan Kolimba Kapinga - Head of Human Capital



As we celebrate #IWD2023, We encourage women to take control of their finances and improve their financial wellness.



**Kheri ya Siku ya Wanawake Duniani**

*your future now*

**BAYPORT**  
FINANCIAL SERVICES



Ninaanza Sasa- kupangilia matumizi

## Financial Wellness

Tumia pesa uliyopanga kwa siku

**Kutumia pesa uliyopanga kwa siku kunaweza kukusaidia kuendana na bajeti yako kwa kupunguza matumizi yako kwa kile ulichonacho.**

”

Amina Amani - Chief Credit Officer



As we celebrate #IWD2023, We encourage women to take control of their finances and improve their financial wellness.



**Kheri ya Siku ya Wanawake Duniani**

*your future now*

**BAYPORT**  
FINANCIAL SERVICES

Ninaanza Sasa- kupangilia matumizi

## Financial Wellness

**Kagua na urekebishe bajeti yako mara kwa mara**

**Kagua bajeti yako mara kwa mara ili kuhakikisha kuwa unaendelea kufuata malengo yako ya kifedha. Rekebisha bajeti yako inapohitajika ili kushabihiana na mabadiliko katika mapato au matumizi yako.**

”

**Pendo Emmanuel -  
Customer Experience Manager**



**As we celebrate #IWD2023, We encourage women to take control of their finances and improve their financial wellness.**



**Kheri ya Siku ya Wanawake Duniani**

*your future now*

**BAYPORT**  
FINANCIAL SERVICES

*Ninaanza Sasa*

**KUWEKA AKIBA**





## WEKA LENGO LA AKIBA:

Tambua ni kiasi gani unataka weka kama akiba na kwa wakati gani. Kuwa na lengo maalum itakusaidia kuendelea kuwa na motisha na umakini..

*Ninaanza Sasa*

**KUWEKA AKIBA**

**FINANCIAL WELLNESS**





## FUATILIA MATUMIZI YAKO:

Fuatilia matumizi  
yako ili kutambua  
maeneo ambayo  
unaweza kupunguza  
na kuweka Akiba zaidi.

*Ninaanza Sasa*

**KUWEKA AKIBA**

**FINANCIAL WELLNESS**





## JILIPE MWENYEWE KWANZA:

Tumia akiba yako kama Tozo ya lazima na ujilipe mwenyewe kwanza kabla ya kulipa bili au gharama nyingine yoyote. Weka oda ya kuhamisha pesa kwenye benki yako kwenda kwenye akaunti maalum ya akiba kila mwezi ili kuifanya akiba kuwa kipaumbele

*Ninaanza Sasa*

## FINANCIAL WELLNESS



## KUWEKA AKIBA





## EPUKA UNUNUZI WA MSUKUMO:

Kabla ya kununua, jiulize ikiwa ni kitu unachohitaji.

Ikiwa sivyo, fikiria kuchelewesha ununuzi au usinunue kabisa. Ununuzi wa msukumo unaweza kumaliza haraka akiba yako.

*Ninaanza Sasa*

## FINANCIAL WELLNESS



## KUWEKA AKIBA





## ANZA KIDOGO KIDOGO

Ikiwa wewe ni mgeni katika kuweka akiba, anza na kiasi kidogo huku ukiongeza kiwango polepole. Kuweka akiba kiasi kidogo kila wiki ni chanzo kizuri cha kutunza akiba.

*Ninaanza Sasa*

## KUWEKA AKIBA

## FINANCIAL WELLNESS







## TUMIA AKAUNTI YA AKIBA YENYE MANUFAA

Tafuta akaunti za akiba ambazo zinatoa viwango vya juu vya riba kwa kuweka akiba nao kusaidia pesa zako kuongezeka

*Ninaanza Sasa*

**KUWEKA AKIBA**



**FINANCIAL WELLNESS**



*Ninaanza Sasa*

**KUTUMIA HUDUMA ZA MIKOPO**





## MKOPO NI NINI?

Mkopo ni Pesa ambayo mkopaji anaichukua kutoka kwa mkopeshaji kwa makubaliano ya kuirejesha baada ya muda fulani.

Ambapo riba au ada hutozwa kwa kipindi cha mkopo

*Ninaanza Sasa*

**KUTUMIA HUDUMA  
ZA MIKOPO**

**FINANCIAL WELLNESS**





## KUELEWA MAHITAJI YAKO YA KIFEDHA:

Tambua kwa nini unahitaji mkopo na ni kiasi gani unahitaji kukopa. Hii itakusaidia kuchagua huduma inayofaa zaidi ya mkopo

*Ninaanza Sasa*

**KUTUMIA HUDUMA  
ZA MIKOPO**



**FINANCIAL WELLNESS**





## TEMBELEA VYANZO MBALIMBALI:

Epuka kuridhika na huduma ya kwanza ya mkopo unayokutana nayo. Jitahidi kufanya utafiti na kulinganisha ofa kutoka kwa wakopeshaji tofauti au taasisi za kifedha. Pia, chunguza wakopeshaji kwa njia ya mtandao, kwani wanaweza kutoa viwango vya ushindani na huduma zilizo rahisi.

*Ninaanza Sasa*

**KUTUMIA HUDUMA  
ZA MIKOPO**



**FINANCIAL WELLNESS**





## TATHMINI HAKIKI ZA WATEJA NA SIFA:

Utafiti sifa ya mtoa huduma ya mkopo kwa kusoma hakiki za wateja na kuangalia na Ofisi ya Biashara Bora au mashirika mengine husika. Tafuta maoni juu ya huduma yao kwa wateja, uwazi, na kuegemea.

*Ninaanza Sasa*

**KUTUMIA HUDUMA ZA MIKOPO**



## FINANCIAL WELLNESS





## PANGA ULIPAJI WAKO:

Kabla ya kuchukua mkopo, tengeneza bajeti na uamue jinsi ulipaji wa kila mwezi utakavyoendana na hali yako ya kifedha. Hakikisha unaweza kumudu malipo kwa urahisi bila kuathiri gharama zingine muhimu..

*Ninaanza Sasa*

**KUTUMIA HUDUMA  
ZA MIKOPO**

**FINANCIAL WELLNESS**

# LOAN REPAYMENT





## TAFUTA USHAURI WA KITAALAM IKIWA INAHITAJIKA:

Ikiwa hauna uhakika juu ya masharti fulani ya mkopo au chaguzi, fikiria kushauriana na mshauri wa kifedha au mtaalamu wa mkopo. Wanaweza kutoa mwongozo kulingana na hali yako maalum na kukusaidia kufanya uamuzi sahihi.

*Ninaanza Sasa*

**KUTUMIA HUDUMA  
ZA MIKOPO**



**FINANCIAL WELLNESS**

