



EFS' Savings Month
A penny saved is a penny earned...

“We aim to reach out to as many **EFSians** as possible to help them realize what benefits lie in **SAVINGS**”



Why to save?

- To save for your family
- To save for your children's/your education
- To save for a home
- To save for your retirement



How to save?

Saving as little as 5dhs a day, is 150dhs a month, something as little as this can see a huge build up over a year



Benefits of Saving with National Bonds in UAE

- No interest rates charged
- No losing money due to currency exchange
- Benefits of winning additional bonds/money
- Interest earned on a yearly basis



Questions & Answers

- National Bond team on hand to answer any questions
- Supervisors throughout UAE to help with any questions also



MADAD FOR YOU



VICKY WALLACE (1002421)
EFS LLC Dubai

[Q Check Status](#)

Be the Voice of EFS



ASSISTANCE



INCIDENT




SUGGESTION



COUNSELLING / ADVICE



EMPLOYEE REFFERAL



PAYSLIPS



EMPLOYEES SAVINGS PROGRAM
BY NATIONAL BONDS

Online form for National Bonds Saving Program?

EMPLOYEES SAVING PROGRAM

* Required

1. NAME: *

2. EFS ID NO. *

3. GENDER

MALE

FEMALE

4. NATIONALITY

5. CONTACT DETAILS: *

6. Accommodation Name *

Submit



Introducing our Savings Champions

Our advocates for the
campaign

Meet our savings champions



JUNIFFER RAMOS BARRILLA
OMNIYAT TSI



SYED ZIA
MUSANADA



ATIQ UR REHMAN
MUSANADA



AMJAD ABDUL
MUSANADA



IMRAN SADIQ
OMNIYAT TSI



VENKATESWARA RAO BHATTU
RASHID HOSPITAL



RAGISH POTTAYIL GOPI
SCHLUMBERGER



FLORDELIZ BAYSA
MUSANADA

Meet our savings champions



MANUEL BRITTAS

WASL - SHEIKHA
PROPERTIES



MUSHTAQ AHMED MOHAMMED

SAADI SCHOOL RAK



POORNI KAWSHALYA

HSBC BANK



BHUPENDRA PATEL

APPLE RETAIL UAE



KISHOR ARUN LONDHE

AL JALILA CHILDREN'S
SPECIALITY HOSPITAL



SANTOSH DARNAL KAMI

HSBC BANK



RAGISH POTTAYIL GOPI

SCHLUMBERGER



UMAR HAYAT

ETIHAD TOWERS

Meet our savings champions



MUHAMMAD AYAZ KHAN
ADTC



PRASHANTH KACHARAM
HSBC BANK



KALPANA GAUTAM
TWOFOUR54



PRADEEP KUMAR DHYANI
ETIHAD AIRWAYS



TANZEEM HUSSAIN
MUSANADA



FRANCIS PANTHALADICKAL
WASL - SHEIKHA
PROPERTIES



IMTIAZ KHAN
TWOFOUR54



VINOD ANANT
ETIHAD AIRWAYS

Meet our savings champions



AMALI CHANDIMA
MUSANADA



ASIF ALI
ETIHAD AIRWAYS



NOORULLA THULLA
HSBC BANK



BARBARA AKATUKUNDA
MUBADALA



Introducing our Star Savers

Testimonials of some
exemplary savers



GAMBAR SING GURUNG is one among us for the past 6 years working as our diligent Office Boy for KPMG UAE. He has been religiously sacrificing 38% of his basic monthly income towards the National Savings Bond. When Nepal was hit by a daunting earthquake he utilized all the accumulated savings for the recovery of his assets, livestock and most importantly supporting his family



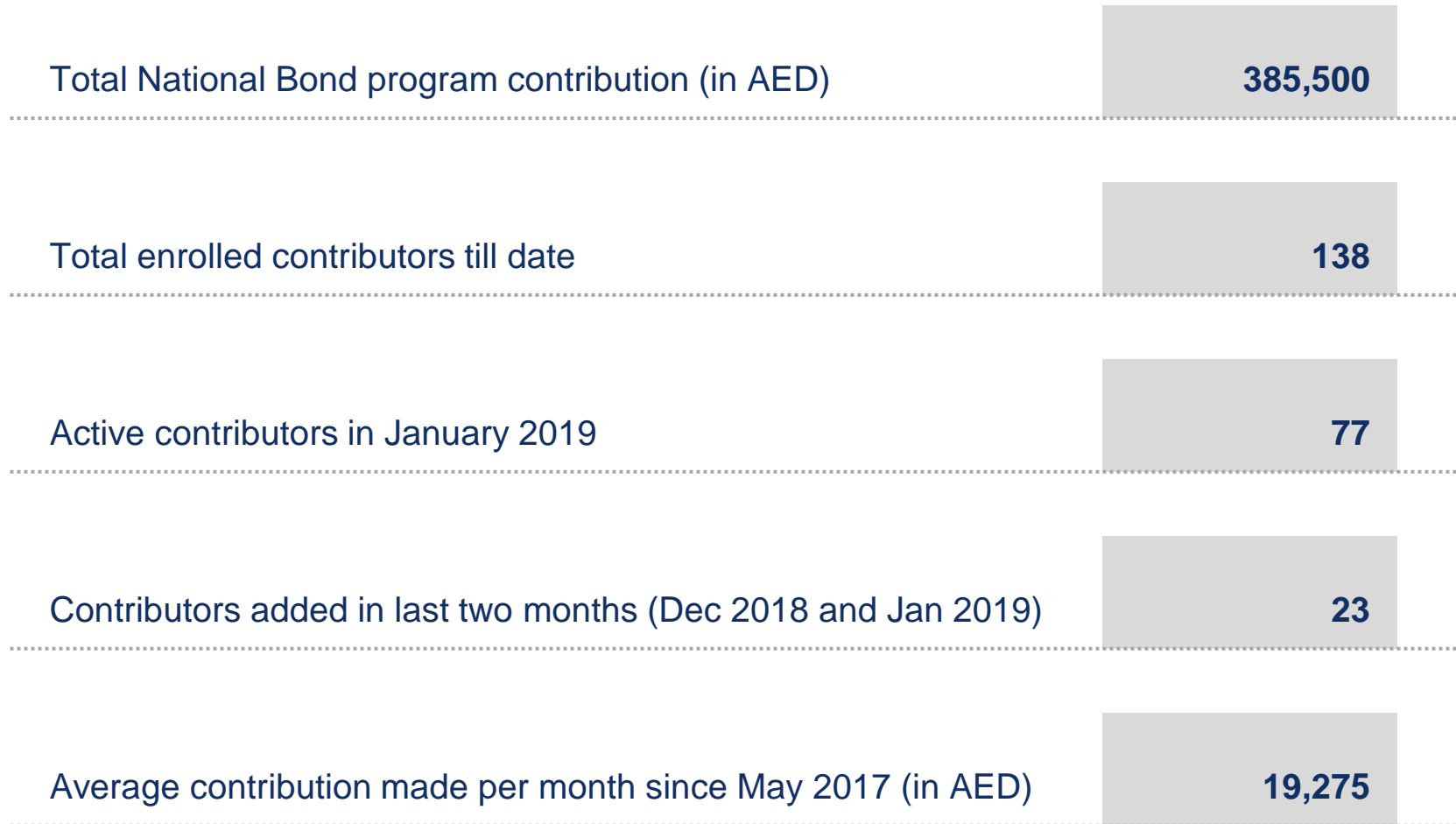
NAGENDRA INAPURAM believes in saving for a rainy day and still continues to save through the National Bonds. With 2 and a half years in EFS as our dedicated HVAC Technician for the Schulmberger project, he almost utilizes 15% of his monthly income in savings



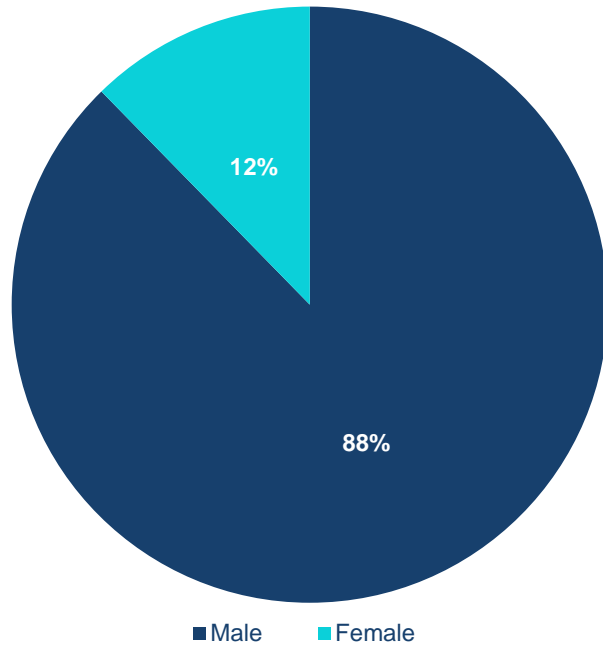
RUFINO JR LADERA MABAO is our highly motivated Senior Electrician to save more so he can use that investment for repairing his house. Monthly he keeps aside 13% of his salary for saving purposes



Program Highlights

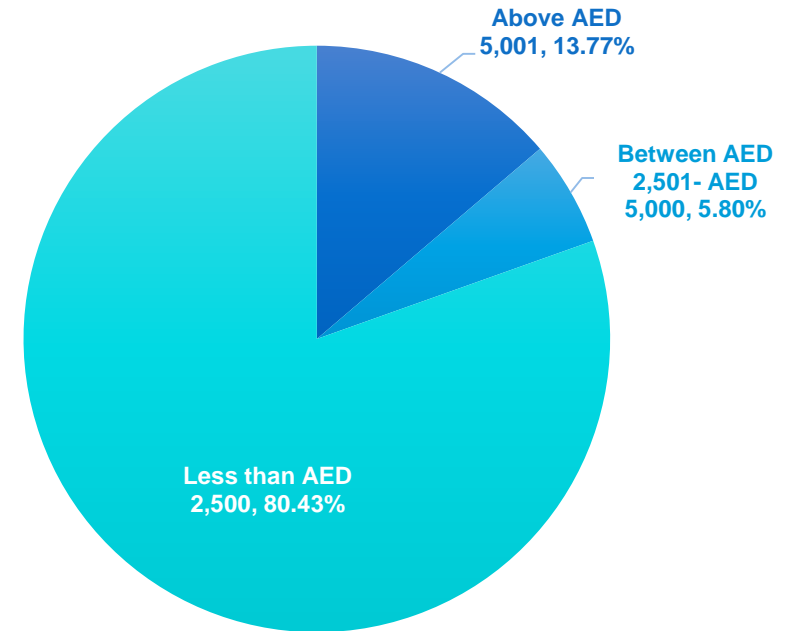


Gender Contribution



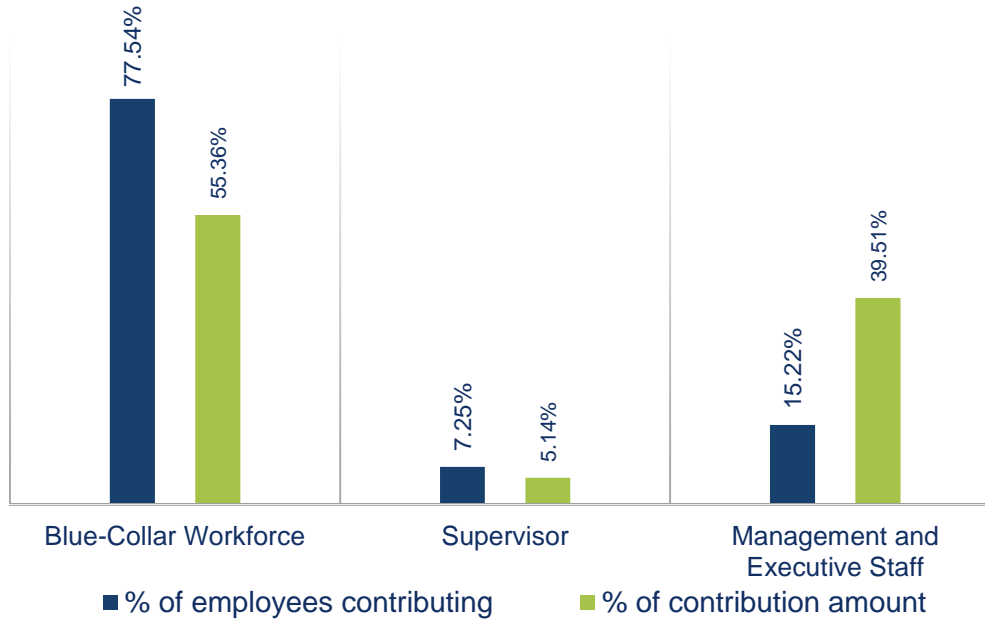
The savings and financial independence initiative needs to be promoted more in the **female staff**.

Contributors % as per Salary structures



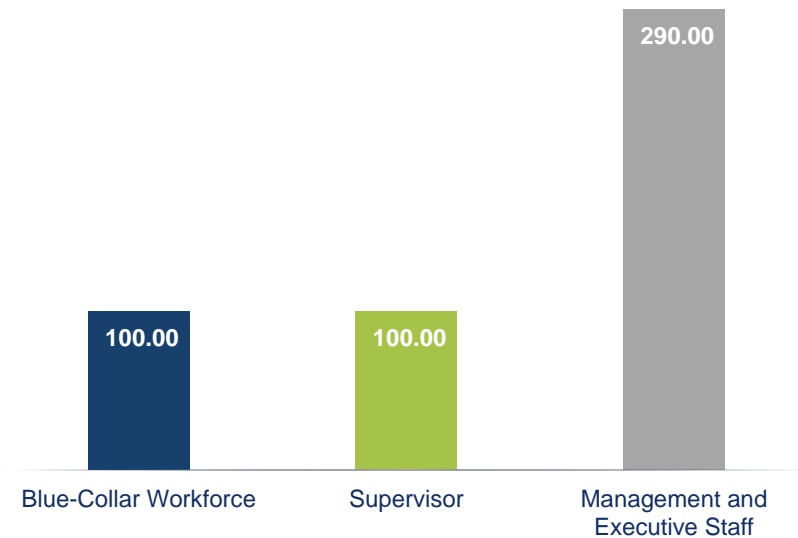
If we look at the analysis from a salary grade perspective, **more enrollment is required in the "Between AED 2,501-AED 5,000" category**. This addition can come from enrolling more of supervisors and above grades in the program.

Contributor analysis on contributors and contribution amount across various pay grades

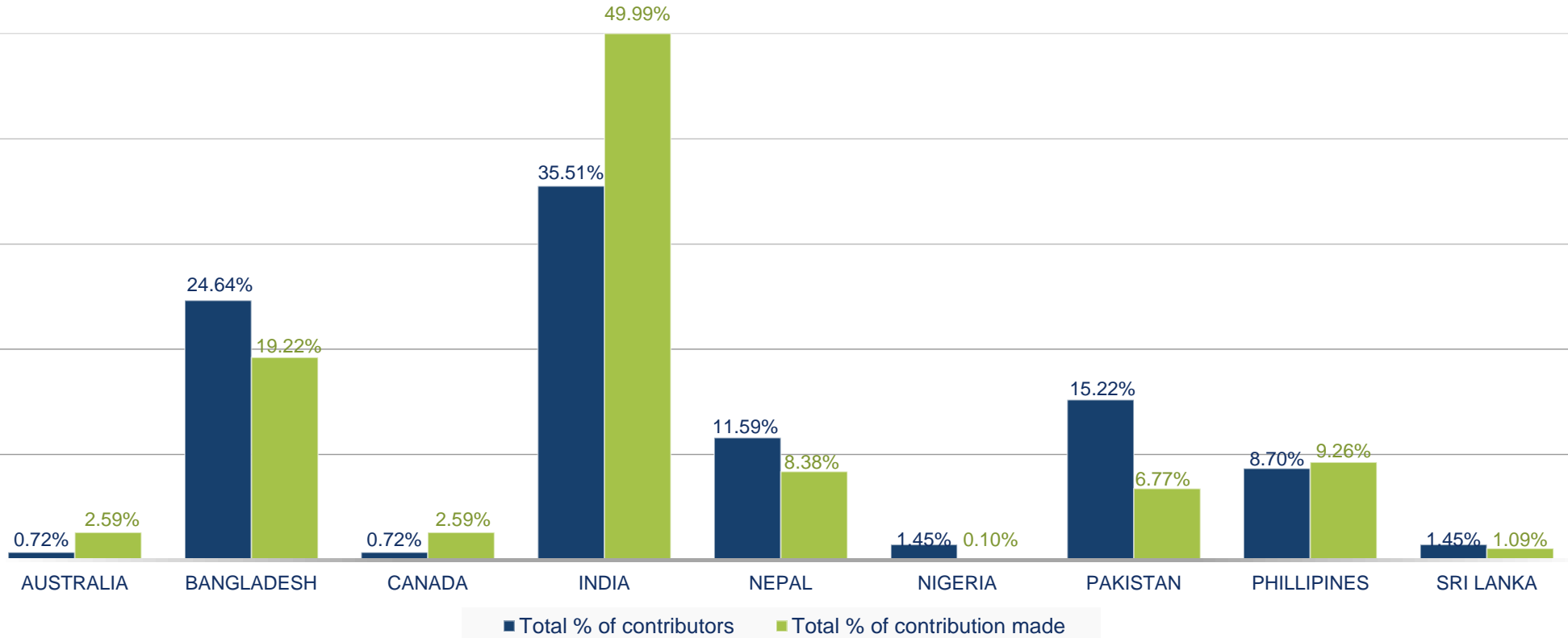


- In terms of absolute number of contributors, our blue-collar workers have accepted the savings initiative very well as 77.54% of contributors are coming from the Blue Collar workforce.
- Supervisors involvement is very important for creating a greater impact on the savings awareness.

Average contribution as per Staff Grade

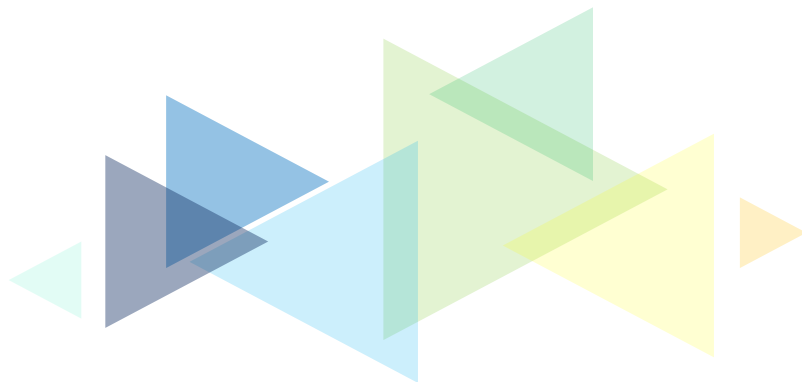


- The average contribution per employee is the same for Blue Collar and Supervisor workforce, thus signifying that the blue-collar employees are saving a higher % of their salary as compared to other positions. More initiatives have to be taken to increase the number of supervisors and pursue them to put forward a higher contribution.



India topped in terms of the following parameters;

1. Highest % of contributors (36%) for the National Bond Program
2. Highest % of overall contribution (50%)



Thank You!

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