



Naaki

*The Chronicles Of
A Bank Agent*



**A Guide to Saving, Borrowing,
Growing your Business & Building Wealth!**

*Naaki moves to the City
to support Her Uncle as
a Bank Agent.*



This book is enabled by Pebuu Impact Initiative in partnership with:

Pebuu



Stanbic Bank



Centenary
Bank



Housing
Finance
Bank

30,000 FREE copies printed and distributed monthly to small businesses across Uganda.

Welcome Message

Welcome to **Naaki: The Chronicles of a Bank Agent** — tag along to a fun, inspiring journey with Naaki, a curious young woman from a small village who once knew little about financial technology and business. Though naive, she's eager to learn. Her life takes a turn when her uncle in the city offers her a job as a bank agent.

Thrown into a world of digital finance, Naaki stumbles, learns, and grows — one customer, one mistake, and one breakthrough at a time. As she helps her community save, borrow, and build wisely, Naaki blossoms into a confident guide and local star.

This is just the beginning!
New chapters of Naaki's story will be released every month — free and packed with fresh lessons, fun stories, and practical tips you can use right away. Be sure to follow along and keep an eye out for each issue, so you don't miss a moment of her journey and the valuable lessons she shares.

Brought to you by Pebuu Impact Initiative (PII)

Yours Sincerely,

JP Ssemyalo

Founder & CEO - Pebuu Africa.

Designed, Printed & Published by:
Pebuu Africa - Uganda Country Office
Call: +256 202 406 080
Email: naaki@pebuu.com

Cartoonist:
Simon Banga

Scriptwriters:
Emilly Oyesigye
Innocent Oyat Alimocan

While we reserve all rights, we welcome the use of the publication for educational and other non-commercial purposes. If you would like to adapt, translate, or redistribute this work to empower communities, please reach out to us: naaki@pebuu.com or via the contacts indicated on our website www.pebuu.com. Let us know how we can support you.

© 2025 Pebuu® Africa. All rights reserved.

The Pebuu Assistant Agent Manager

Full Name: John Kato

Background:

28 years old, youthful and dynamic Pebuu field supervisor. Lives in the city but travels frequently to field locations.

Role:

Mentor to Naaki, ensures agents are trained, compliant, and confident. Bridges the gap between the bank and agents.



John

The Community Bank Agent

Full Name: Nakiwala Connie

Background:

21 years old, grew up in rural Kasanda, completed secondary education but couldn't afford university. She tried working as a maid, waitress, and grocery vendor.

Role:

Protagonist. Her journey reflects the learning curve and transformation from a rural dweller to an empowered banking agent.



Naaki

The Impatient Customer

Full Name: Peter Chike

Background:

35 years old, Nigerian businessman living in Kampala. Regular agent customer.

Role:

Recurring comic relief and lesson point. Naaki often learns through her interactions with him. He is a pain to Naaki – but Naaki must learn to serve bank customers.

Chike



The Comic Shoemaker

Full Name: Koki Dlamini

Background:

32 years old, Zulu shoemaker from KwaZulu-Natal, now based in Kampala. Works next to the agent outlet.

Role:

Sidekick-style character. Adds cultural diversity and humor. Helps Naaki process her daily experiences.

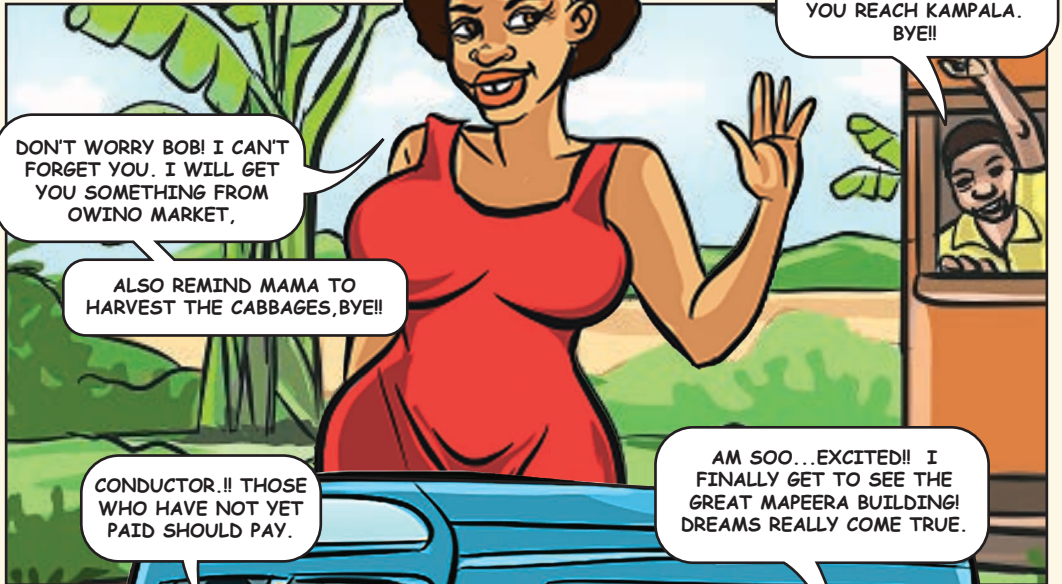
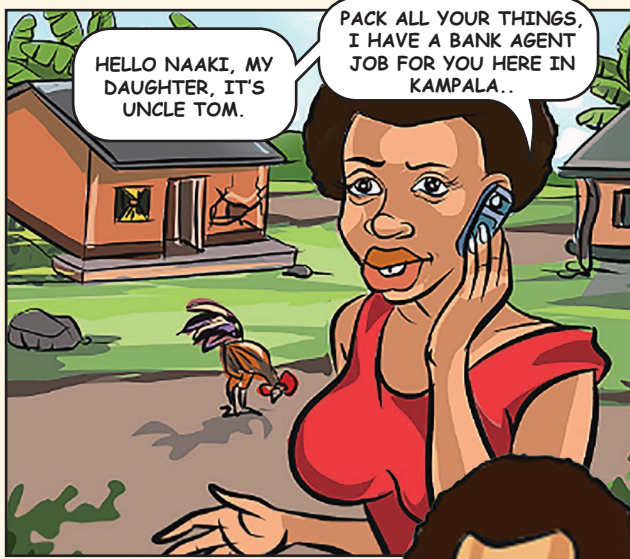
Koki

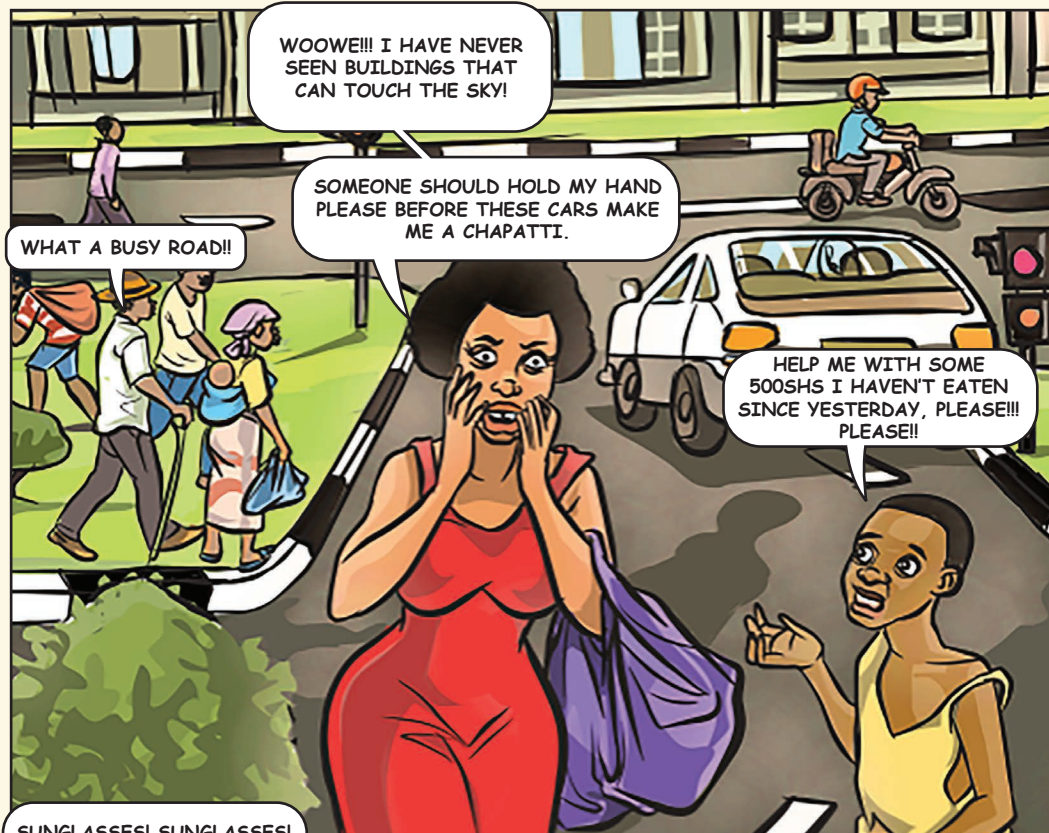
A cartoon illustration of a woman with dark skin and short, curly brown hair, wearing a red sleeveless dress. She is barefoot and bent over, using a wooden-handled hoe to work the soil in a field. Several green cabbages are growing in the field. In the background, a young girl in a light purple dress stands watching her. The sky is blue with some white clouds. The scene is set in a rural area with some greenery and a wooden structure visible on the left.

EHH....! THESE
CABBAGES ARE EVEN
GROWING FASTER
THAN MY LIFE!

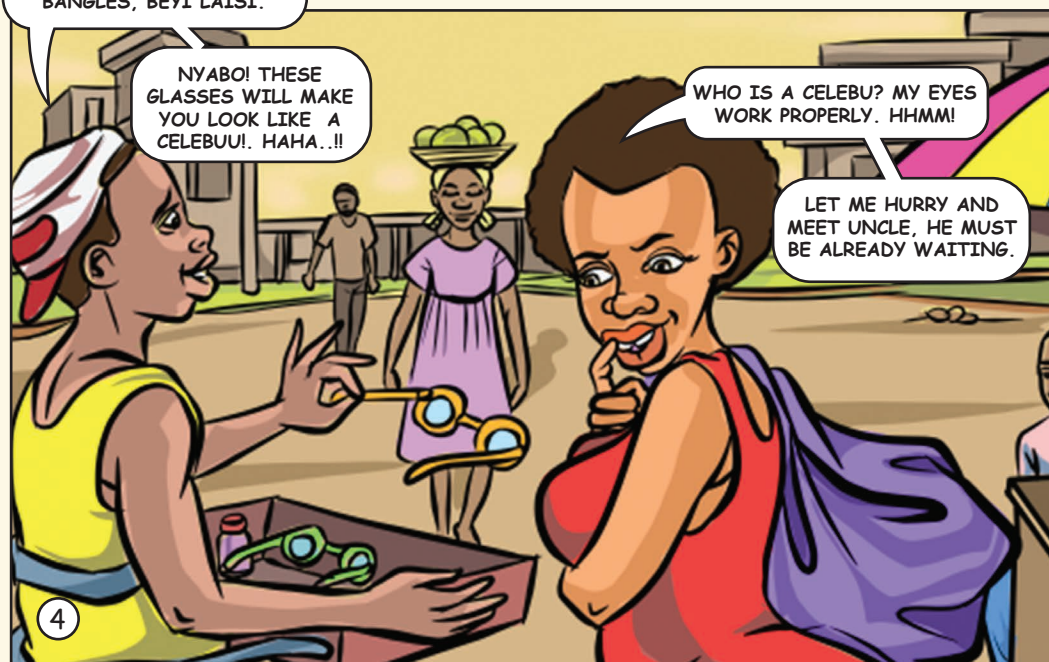
A BEAUTIFUL GIRL LIKE ME
DESERVES SOME SOFT LIFE,
WHERE I GET TO CHANGE
CLOTHES AND SHOES LIKE OUR
MADAM AT SCHOOL...

BUT NAAKII...! YOU
HAVE NOT REPORTED
TO SCHOOL, WHAT
HAPPENED?





SUNGLASSES! SUNGLASSES!
BANGLES, BEYI LAISI.



NYABO! THESE
GLASSES WILL MAKE
YOU LOOK LIKE A
CELEBUU!. HAHA...!!

WHO IS A CELEBU? MY EYES
WORK PROPERLY. HHMM!

LET ME HURRY AND
MEET UNCLE, HE MUST
BE ALREADY WAITING.



Sbg Securities

Introducing the Stanbic Unit Trust

where investment meets dreams

Open an account with us today

Visit our website www.sbgsecurities.co.ug
or contact us on **031222 6649/4587**,
sbgsinvest@stanbic.com to get started

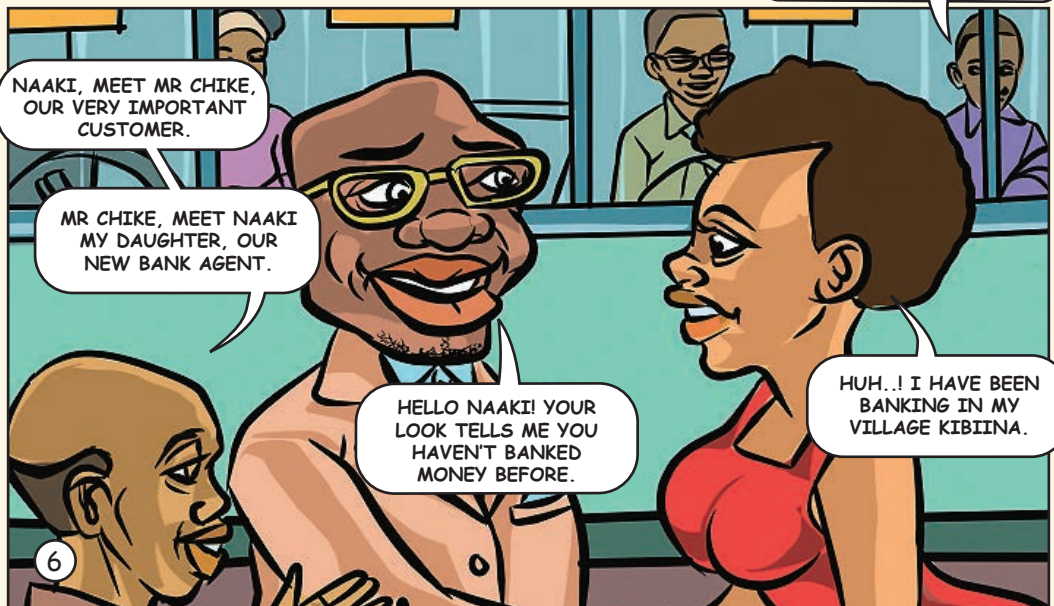
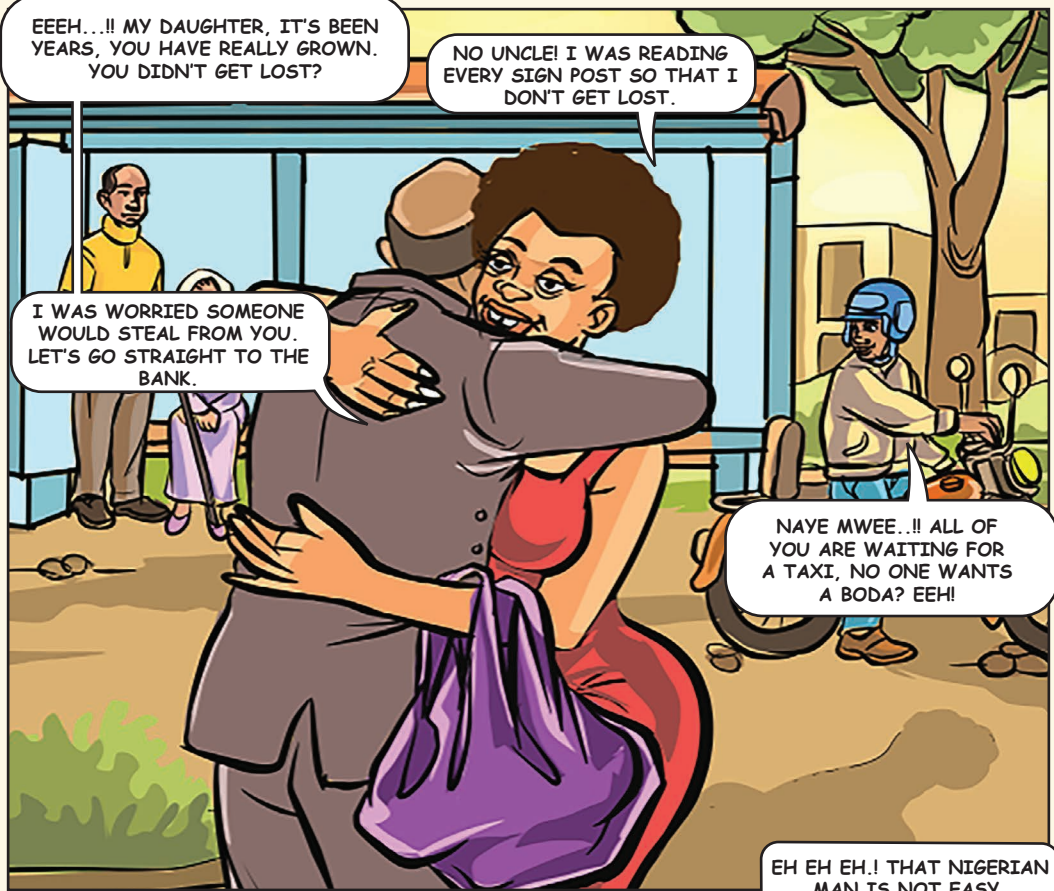


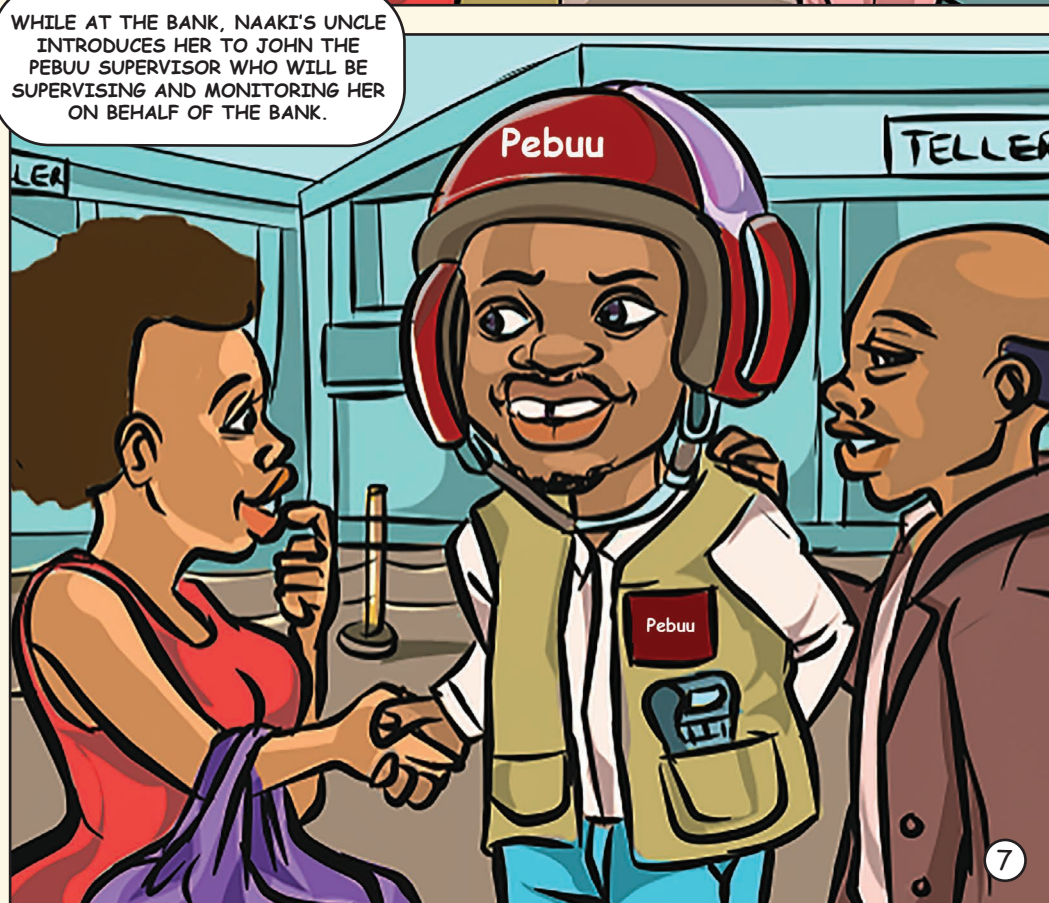
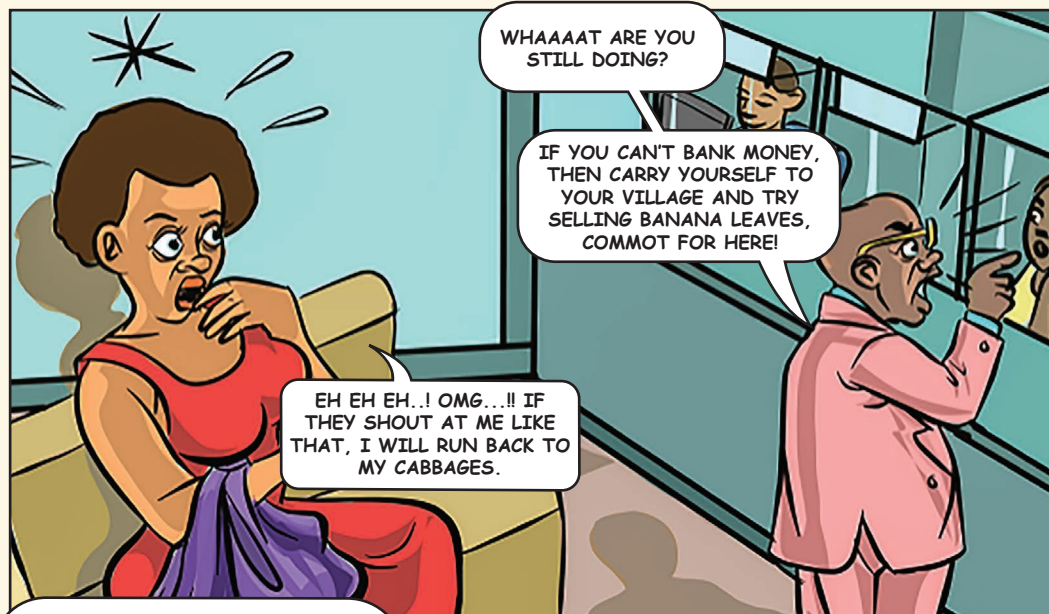
@SbgSecuritiesug



SBG Securities Uganda









Housing
Finance
Bank

ZIMBA MPOLA MPOLA

ne Incremental
Housing Loan

Get the support you need to
build at your pace.

**GET
UGX
200,000 - 50M
PER BORROWING**

 **QUICK
TURNAROUND
TIME OF
3 DAYS**

 **COMPETITIVE
INTEREST
RATES**

Housing Finance Bank is regulated by Bank of Uganda. Customer deposits are protected by the Deposit Protection Fund up to UGX 10million, Terms and Conditions apply.

Head Office: Plot 4 Wampewo Avenue, Kololo, PO Box 1539 Kampala, Uganda | Email: info@housingfinance.co.ug

☎ 0800 211 082 (Toll Free) 📞 0771 888 755 | www.housingfinance.co.ug

EEH...UNCLE! IS THAT
THE KA SHOP I WILL BE
WORKING FROM?

HAHAH...! YES MY DAUGHTER,
BUT DON'T BE NERVOUS, EVERY
ONE STARTS SOMEWHERE, YOU
WILL GET USED TO IT.

- Deposit money
- Send money
- Pay fees here
- Insurance payment
- Telecom services

SAWUBONA SISTER!! YOU
CAN CALL ME KOKI!, FROM
ZULU LAND.

CAN YOU DANCE AMAPIANO?

WHAAAT...!! DO PEOPLE HERE
HAVE THEIR OWN GREETING? I
DIDN'T UNDERSTAND WHAT HE
JUST SAID.. HAHA!

- Deposit money
- Send money
- Pay fees here
- Insurance payment
- Telecom services

- Deposit money
- Send money
- Pay fees here
- Insurance payment
- Telecom services

YI YII...!! WAS THIS POS
MACHINE ALSO MADE IN CHINA?
IT'S FAILING TO WORK.

COME OON NAAKI...! YOU ARE A
CLEVER GIRL, THAT'S VERY EASY
TO HANDLE,

OH MY! UNCLE! A
CUSTOMER IS COMING,

- Deposit money
- Send money
- Pay fees here

WHAT WILL I DOOO?...

HAHA!! DON'T BE
SCARED, I WILL
SHOW YOU WHAT
TO DO.

HELLO MADAM, I
WANT TO WITHDRAW
SOME MONEY FROM MY
ACCOUNT.



BRAIN TEASER

Naaki's father has 4 children; Kakama, Achol and Nasuuna, Who is the fourth?

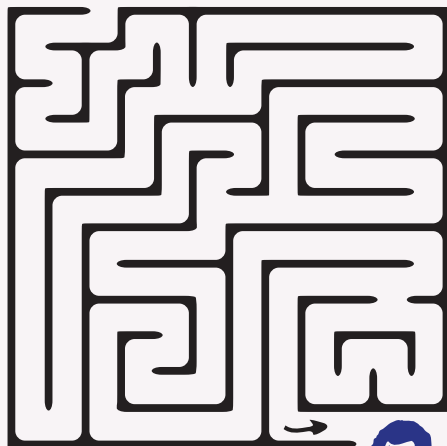
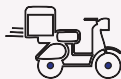


BUSINESS TIP

#1

Plan Your Day Ahead of Time. The first step to being productive is planning a day's schedule in advance. You should know what you're doing, when you're doing it, and how long on any given day.

HOW QUICKLY CAN YOU GET TO NAAKI?



I	K	M	A	P	A	O	K	I
J	O	H	N	E	O	M	A	G
C	K	C	A	B	B	A	G	E
H	I	E	A	U	R	P	O	S
I	A	R	K	U	O	E	C	M
K	E	M	I	N	T	E	R	N
E	R	N	I	G	E	R	I	A
R	O	K	A	M	P	A	L	A

Find and circle the correct answer.

1. What is the name of the company John works for?
2. In her village, Naaki was planting vegetables. Which vegetables?
3. Name of the character that loves amapiano?
4. What is the name of the building Naaki wanted to see?

Serving Our Customers,
Saving the Planet.



Pebuu

One Agent, 10 Trees

We are deeply committed to the communities we serve and our planet that nourishes us. Through our One Agent, 10 Trees initiative, we will plant 500,000 indigenous trees by 2030 together with our partners, agents, and their communities. As our network of agents grows, we commit to planting more trees. This effort will reduce the CO₂ footprint of our riding and printing operations and contribute to the reforestation of our biodiversity hotspot.

Take part in our green action, save the planet!

Visit our website: www.pebuu.com

To join us, follow us...

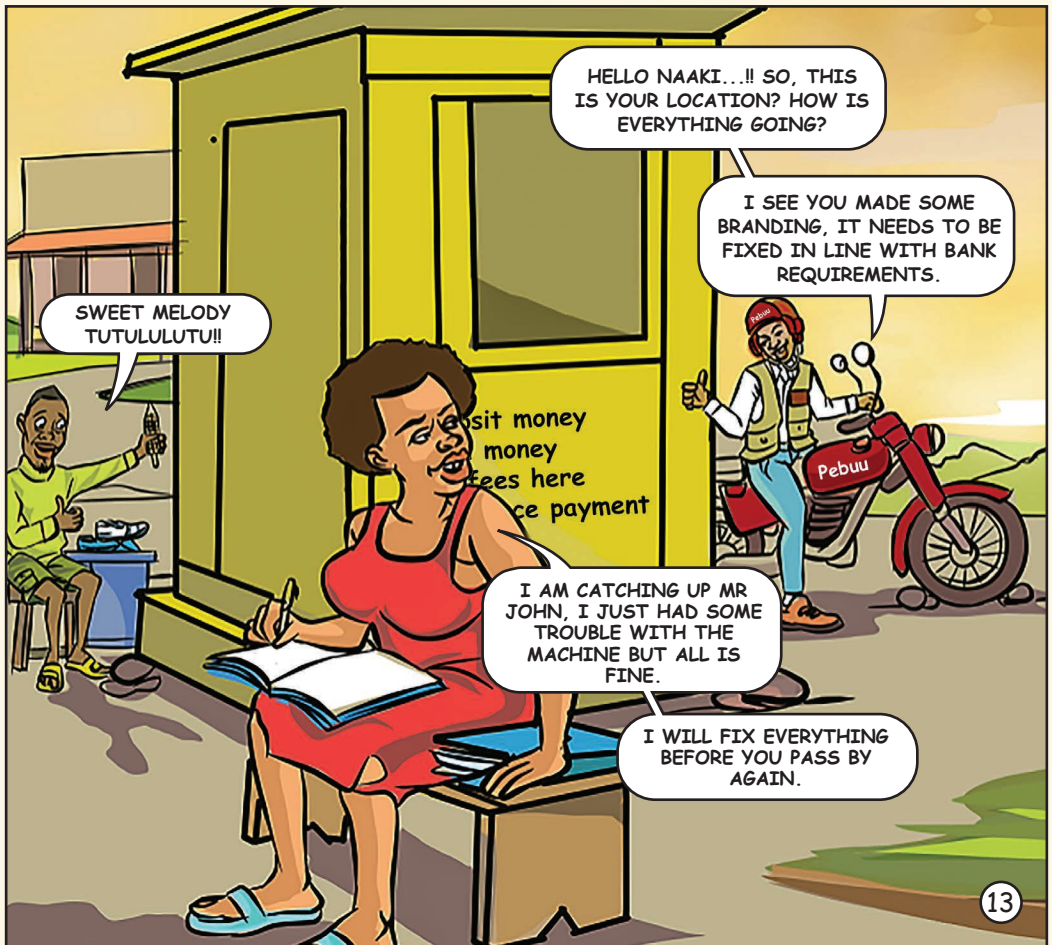


Record Share Win 500,000/=

Follow these steps to participate;

- | | | |
|--------|--------------------------------|--|
| Step 1 | Grab your Naaki Booklet | Hold your Naaki booklet. |
| Step 2 | Record a Video | Film yourself in front of your outlet with the booklet. |
| Step 3 | Share Your Story | Talk about your journey as a Bank Agent and how Naaki has inspired you to improve. |
| Step 4 | Post and Tag | Upload your video on TikTok, LinkedIn, or YouTube. Use hashtags #Pebuu and #AgentNaaki, and tag 20 friends to participate. |

Terms and conditions apply



A cartoon illustration of a man and a woman eating corn on the cob. The man, on the left, is wearing a green long-sleeved shirt and green shorts, and is standing while eating. The woman, on the right, is wearing a red sleeveless dress and is sitting on a wooden bench, also eating. She has a stack of blue books or papers on her lap. In the background, there is a yellow building with a sign that partially reads: "-De", "end money", "fees here", "urance paym", "ecom servic". The scene is set outdoors with a warm, orange-toned sky.

YOO...NAAKI, LET'S HAVE
SOME MAIZE, IT'S PAST
WORK TIME.

HAHA...!! PERFECT TIMING!
THANK YOU! I WAS ACTUALLY
THINKING ABOUT FOOD.

REMIND ME TO CALL
THE BRANDING GUY
TOMORROW.



Centenary
Bank

A Member of Centenary Group

BULI WOOLI

Have quick and easy access to the following money transactions and more anywhere you are;

- Cash deposits
- Cash withdraw
- Pay bills like water & electricity
- School fees
- Buy or send airtime
- Visa or MasterCard top-up
- Motor third party & much more
- Tulamagye E Namugongo donations
- Nsambya hospital payments
- SAAFU



For more information call our toll free line
0800 200555/0800 335344

Centenary Bank, a Member of the Centenary Group. Regulated by Bank of Uganda A1.033.
Customer deposits are protected by the Deposit Protection Fund up to UGX 10 Million.
Terms and Conditions apply. Centenary Bank is committed to transforming lives and conserving the environment.

www.pebuu.com



Are you facing float challenges?

Your partner in Agent Banking is ready to support.

Call us today on: 0202 406 080

Follow us...



Pebuu