

ISSUE #02 | MARCH 2014

# REACH



# BUILDING A DIGITAL FUTURE

**IN MYANMAR**

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**THE HOTTEST TECH  
TRENDS IN 2014**

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**ELEVATING FINANCIAL  
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ELEVATING FINANCIAL SERVICES



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## ABOUT TELENOR GROUP

Telenor Group is an international provider of tele, data and media communication services. Telenor Group has mobile operations in 13 markets in the Nordic region, Central and Eastern Europe and in Asia, as well as a voting stake of 42.95 per cent (economic stake 33 per cent) in VimpelCom Ltd., operating in 17 markets. Headquartered in Norway,

Telenor Group is one of the world's major mobile operators with 166 million mobile subscriptions in its consolidated operations per Q4 2013, revenues in 2013 of NOK 104 billion, and a workforce of about 33,000. For more information about Telenor Group, please visit [www.telenor.com](http://www.telenor.com)

Cover photograph by Pål Roe Sundsoy



## LETTER FROM THE EDITOR

**Dear Reader,**  
Welcome to the second edition of Reach, a Telenor Group magazine. This issue reflects our company's new vision to empower societies.

We believe that this vision is at the core of all we do, which is why this magazine shares articles on how we are building up mobile financial services in Serbia, creating a digital future for the people of Myanmar and much, much more.

It's an exciting time for Telenor Group, and we have many stories to tell about how we are empowering people through mobile connectivity. So jump right in and find out what we are all about.

*Jon Fredrik Baksaas*  
Yours truly,  
**Jon Fredrik Baksaas**  
President and CEO, Telenor Group

*THE new mobile internet.  
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NOT JUST THE FEW.*



We are the Telenor Group, one of the world's leading telecommunications companies, and we're helping to build a brighter digital future for over 130 million people across Asia.



# DiGi WWWOW AWARDS catapulted Malaysian blogger to stardom

27-year old Malaysian blogger Ernest Ng started doodling and blogging about himself and his 4 friends through a web comic series as a hobby, but thanks to DiGi WWWOW awards, he's now a full time comic illustrator and book author. Ernest was catapulted to great popularity after being profiled as the winner of the DiGi WWWOW awards across major Malaysian news titles and social media, and very soon his comic strips became all the rage among young Malaysians. Asked what he will do now that he has created a reputation for himself, Ernest said he will continue to do more of what he loves, giving people a view of Malaysians and their idiosyncratic humor. Ernest stood among 460

other nominees in the "Blogger of the year" category who have been selected by DiGi's WWWOW Awards 2012, an awards show that recognises Malaysians who use the Internet to help, inspire and enable other Malaysians. Now in its fourth year, the DiGi wwwow awards is widely known as a stamp of excellence for individuals and groups who have contributed their efforts into the Internet community, going further to position DiGi as an Internet for All company. The award is widely known as a stamp of excellence for individuals and groups who have contributed their efforts into the Internet community, going further to position DiGi as an Internet for All company.

Check out Ernest's official blog at [www.dontlikethatbro.blogspot.com](http://www.dontlikethatbro.blogspot.com) and official Facebook page at [www.facebook.com/dontlikethatbro](http://www.facebook.com/dontlikethatbro)



# PEOPLE

# power



## Yasir Azman

Yasir Azman, Telenor Group, Norway

It was nearly midnight when Yasir Azman got a call from Sigve Brekke. A call that would change the course of his career. At the time, Azman was Director of Sales and Distribution for Grameenphone. He had been a major part of shaping Grameenphone into an unbeatable force in the market. And Sigve had taken notice.

Azman remembers Sigve saying, "Azman, you are now at the edge of a cliff, and you have to make a decision." Sigve offered him a job as Circle Head in Orissa, India, with the task of turning around an under-performing circle.

"I was so motivated by Sigve personally calling me up and saying 'we need you', that it wasn't really a question of whether I would go or not. I said 'yes' and packed my bags. I realize now that if I had said no, I would have missed the greatest opportunity of my career," says Azman.

Upon his arrival in Orissa he found an organization that was not delivering as it should and a staff that was not motivated. He was told to get results by "tomorrow", so he had to act fast.

"I kept the team intact and made no changes to the management. I set a clear product and pricing strategy. And on my third day, I took all of them into the market to prove that execution is the key. We came together to meet one goal: WIN. Within a month, we saw amazing results," says Azman.

One of Telenor's values is to be inspiring. Meet two exceptional Telenor people who embody that value: Yasir Azman and Chan Nam Kiong.



## Chan Nam Kiong

DiGi, Malaysia

When 57-year-old Nam Kiong "NK" decided to climb Mount Kinabalu in Malaysia, his first thought was, "how can I do this differently?" He didn't want to get to the top, take the traditional smiling picture of himself and tell the same old story to all his friends. He wanted to do something unexpected. So NK climbed Mount Kinabalu with a dwarf hamster named Fuyoh.



**I admit...I wanted to stand out. Do it differently. And don't worry, it was safe for the hamster**

"I admit...I wanted to stand out. Do it differently. And don't worry, it was safe for the hamster," laughs NK.

It's this attitude of not sticking to the status quo that defined NK's leadership in the overhaul of DiGi's Sales and Distribution set-up, back at the time when Telenor came on board in 1999.

"Before Telenor bought into DiGi, we were very weak on distribution as the third player. But after the shift in ownership, we got the support from management to do something big. It was my job to pioneer a new sales and distribution model for the prepaid market," explains NK.

## MYANMAR'S FIRST SOCIAL NETWORK

Squar is the first-ever Myanmar language social networking site and it's founded on the basic principle of starting a conversation. It launched in June 2013.



Squar is built around the concept of creating a place for the people of Myanmar to have conversations. With 46% of Myanmar people under the age of 25, Squar targets youth and gives them a voice and a way to share in the digital world.

Squar is free of charge and supports both photos and text. The site offers a variety of content for users to click into, with the topic of "feedback" having the biggest draw. Feedback includes everything from

dating to poetic self-expression. Any content on hacking has proven wildly popular in Squar.

The user base on Squar is predominantly urban-based between the ages of 20 - 35 years, as it's this group of people who can afford phones in Myanmar. The users are surprisingly very active on Squar between the hours of 1 a.m. and 5 a.m., most likely due to low usage of network at that time. As of early 2014, the Squar community consists of 200,000 members, all conversing and engaging in the Myanmar language.



[www.squar.asia](http://www.squar.asia)

## MYANMAR YOUTH + INTERNET

Meet Squar CEO Rita Nguyen. Since the start of this social networking site, Rita has learned a few key things about young people in Myanmar today and how they use internet. Here are her top 5 findings:

- 01 Myanmar youth have become hackers out of necessity. They are technically savvy and have found clever ways to unlock phones and access content.
- 02 Kids in Myanmar want to be part of the conversation, no matter how bad their connection. They are patient and will wait to partake.
- 03 They are similar to their counterparts in the region and love celebrities, games and chatting.
- 04 They use social media for dating.
- 05 These kids are starved for content, of any kind, and just want more.



## THREE KIDS SHARE THEIR APP DREAMS

Name: Muhammad Romail  
Age: 11  
Quetta, Pakistan



My favourite mobile phone app is Whatsapp. It allows me to stay connected with my friends, sharing experiences by text, photos and videos on the go. I'm really fond of cars and would like an app that allows me to build a car from scratch. I would like to take photos of real cars and then customize them in my app, from engine to tires to colour of interior. Another awesome feature would be if I could create driving tracks from Google Maps using the street view function and race on them using my customized cars.

Name: Ola Lessum  
Age: 11  
Oslo, Norway



Minecraft is the coolest app and game. I use it to build all kinds of things and play with my friends. I also like Siri a lot. Siri is iPhone's voice control. She is so cool. I can ask her to do a lot of stuff on my phone like send messages, look up movie facts, play music and wake me up. My dream app is an Xbox app where I can do all sorts of things, and where I can tell my mobile phone what to do in this game. All the games in the world should be available on this app - for free, of course...

Name: Aleksandar Petrović  
Age: 12  
Belgrade, Serbia



For me, the best gadgets are mobile phones and gaming consoles. I have my own PlayStation and a touch screen mobile phone. My favourite apps are Facebook and YouTube, they're so cool. I mostly use my phone to keep in touch with my friends by means of text messages and Facebook. My dream app/gadget would be something enabling me to turn my room into a video game with just one click on my phone, placing me in a video game. That's my dream gadget.



READ THE REST OF AZMAN'S STORY



READ THE REST OF NK'S STORY



## TELCO MEETS ONLINE CLASSIFIEDS A PERFECT MATCH?

BY CASEY HYNES

The joint ventures between Telenor Group, Schibsted Media Group and Singapore Press Holdings position these three companies at the head of the game when it comes to online classifieds, and signify the importance of this niche in media and marketing sectors.



For Telenor, it's an opportunity to make a major step into consumer-oriented services on the internet and to establish a significant footprint in a high growth industry

Together, the companies will run SnT Classifieds and 701 Search, which already has a strong presence in developing countries in Asia.

"From an industry point of view, it's a signal that this is a highly attractive industry," said Aleksander Rosinski, vice president of eCommerce at Telenor Digital, of the partnership. "For Telenor, it's an opportunity to make a major step into consumer-oriented services on the internet and to establish a significant footprint in a high growth industry."

Schibsted's Anders Rikter, vice president of communications and public affairs, said, "This exciting joint venture between two large, international Norwegian companies, plus SPH, gives us more strength to pursue number one positions in emerging markets. We can do more, and we can move faster. This will improve our chance to succeed," he said.

Both Schibsted and SPH have a strong presence in online classifieds and media. Schibsted alone reaches "around 100 million people worldwide," according to Rikter, while Telenor is providing communication and internet services to 166 million people in Europe and Asia.


Online classified sites reach wide user bases because they cover so much ground - goods, cars, motorcycles, real estate and sales, accommodations, job postings, to name a few. Telecoms can give companies a strong boost in this area, by leveraging their resources to attract users and increase site visits, according to Rosinski.

"The next wave of internet users in developing countries will go online using mobile, and more specifically, pay-as-you-go products from the telecoms," he said. This creates opportunities to offer targeted subsidies that send users to partners' sites. For example, Telenor might offer customers free access to a particular classified site, say one run by 701 Search, whereas it would cost to access competing sites. "That would be a powerful vehicle for creating competitive advantage advertising on the internet," Rosinski said.

The future of the online classified market stands wide open, ripe with opportunities but also uncertainties. As companies such as Telenor, Schibsted and SPH make forays into developing markets, their strategies will need to play out over time, as more and more people come online and utilize the major classified sites.

Online classified sites in Asian and South American countries "are nascent sites," according to Rosinski. "It will be a long time before we see the full potential of these. We have to be patient and keep investing when it makes sense. When they reach the full potential, they become one of the top five sites in terms of traffic in their respective countries. They have enormous reach, but we are still very far from that kind of situation in [countries such as] Indonesia, Pakistan, Bangladesh or Thailand."

One thing remains clear, that online classifieds are vital for media and telecom companies to establish their presence in developing markets. Smart, progressive thinking in this sector will be an important one for a long time to come.

 Casey Hynes is a freelancer living in Asia. Her work has been published in Vogue India, the Wall Street Journal, Asian Correspondent and a number of regional publications.



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WE POSED 10 QUESTIONS TO CAROLYNNE SCHLOEDER, THE DIRECTOR OF MOBILE PROGRAMS AT THE WIKIMEDIA FOUNDATION.

## 10 QUESTIONS FOR

# CAROLYNNE SCHLOEDER

### 01 What was your first-ever search on Wikipedia?

I don't remember my first time, but I do remember when it clicked for me that Wikipedia was an amazing resource, really a gift to society. In 2009, I was doing some planning work for a WiMax start up in Africa, and I needed a lot of information about a lot of different countries and technologies. I went from reading Wikipedia through the occasional Google search to actively seeking information from Wikipedia. It's the first and best source of information on just about any topic.

### 02 Have you ever edited an article for Wikipedia?

I first tried editing Wikipedia when I learned of this very cool job opportunity at the Wikimedia Foundation. I thought I needed some qualification or expertise to contribute, so I looked at the article on ringtones. I used to run a ringtone company, so I felt comfortable there. I found an error in the article, which I corrected, citing general industry knowledge. However, I later realized you don't actually have to be an expert on a given topic to edit its Wikipedia page. What's really important is doing the research.

### 03 Who decides on the "feature article" for the day?

Wikipedia is driven and maintained by its large, global community. Decisions about what appears on the front page are handled by a subset of that community, but anyone can nominate articles or information to be featured. Beyond that 'featured article' there are tens of thousands of other 'quality' articles that are given that designation by groups of experienced Wikipedians.

### 04 How did you get into the "knowledge" business?

Personally, I came in through the mobile business, not directly from the knowledge business. I'm passionate about using mobile technology to improve people's lives, and that is one of the exciting growth areas for us. Wikipedia Zero is already in 22 countries, providing free access to Wikipedia over mobile devices for an estimated 300 million people.

### 05 What do you count as Wikipedia's greatest success so far?

I could tell you about how many billions of page views Wikipedia gets, or that it is the fifth most popular website on earth and was created by an amazing group of volunteers working not for money but for the satisfaction gained from helping improve the world. All of that is a huge success. However, I think the greatest success Wikipedia has had cannot be quantified. How many young people got interested in science or history because of Wikipedia? How many people with no library in their village now have access to the world's information? We will never know exactly how many people's lives have been changed by Wikipedia, but you can be sure it is a monumental number.

### 06 Why is the mobile phone such an important vehicle for Wikipedia?

For billions of people in developing countries who do not have access to computers, a mobile phone is their only way to access the internet, and their only way to read or contribute to Wikipedia. Wikipedia is first and foremost an educational resource, so mobile phones will provide the foundation that helps educate the next billion people.



We will never know exactly how many people's lives have been changed by Wikipedia, but you can be sure it is a monumental number

### 07 What is the single most important factor for Wikipedia's success in developing countries, such as Myanmar?

Of course I want to say cost of mobile data, because that's the barrier Wikipedia Zero addresses. But actually I believe that the biggest thing is awareness: people need to know there is an awesome resource which will open up a world of opportunity, and it's literally in the palm of your hand. That's a defining moment, after which people will develop an expectation of having any information they need at any time, and they'll start using data services like Wikipedia more.

### 08 Does Wikipedia have a competitor or challenger?

We don't really think of it that way. Wikipedia is open and free for anyone, including private sector companies that want to use the Wikipedia content. So we're not really focused on competitors so much as we are focused on compiling and spreading the sum of all human knowledge openly and freely.

### 09 Are there any threats to the future of Wikipedia?

We focus a lot on supporting our community of volunteers who write, edit and protect the content on Wikipedia. Without them, Wikipedia would be vulnerable to vandalism and self-promotion. Reliable sources and neutral point of view are fundamental tenets of any great encyclopedia. The community of Wikipedians preserves and protects those values and so we as the Foundation must continue to help this community thrive.

### 10 What is Wikipedia doing to contribute to the development of societies now and down the road?

In a way, you can look at everything everybody in the Wikipedia community does as contributing to the development of societies now and in the future. Wikipedia is one of the greatest human collaborative projects in history. The reason Wikipedia exists is because every single Wikipedian understands they are doing something to help spread free knowledge, support global education, and in turn help people and societies grow and develop.

## TELENOR AND WIKIMEDIA FOUNDATION



The partnership between Telenor and the Wikimedia Foundation was established in February 2012, and was founded on a shared commitment to bring Wikipedia to Telenor customers free of data charges.

The initiative is part of the Wikimedia Foundation's mobile strategy, which focuses on reaching the billions of people around the world whose primary opportunity to access the Internet is via a mobile device.

Following the agreement, special versions of Wikipedia for mobile phones were launched in Thailand, Malaysia and Montenegro. In addition, Telenor aims to launch Wikipedia Zero in Pakistan, Bangladesh, India and Serbia in 2014.



VIDEO: CAROLYNNE AND TELENOR CFO RICHARD AA

**+** Carolynne Schloeder is the Director of Mobile Programs at the Wikimedia Foundation. She leads the Wikipedia Zero program, partnering with mobile operators to offer access to Wikipedia free of mobile data charges in emerging markets.

*Carolynne has more than 20 years of experience with mobile and online businesses. She was co-founder and President of Moderati, one of the top ringtone companies in the early days of mobile content. Carolynne began her mobile career running customer retention at SkyTel, and in between has worked on a number of startups, including Visto (now Good Technology), listen.com/Rhapsody and Polkast, a p2p personal cloud provider designed to protect the privacy of users' content. Carolynne holds a BA from Stanford University and an MBA from the Harvard Business School.*

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## A CITY WHERE KEYS AND CARDS ARE OBSOLETE



Two reporters from Norway's VG, a major news daily, visited the "NFC City" in Tromsø, to find out how University students are using mobile phones instead of cards and keys in their daily lives. Here's what they learned.

### VG reports:

These days, most of us carry around wallets stuffed full of bank, rewards and membership cards for which we have to remember passwords and user names. We juggle multiple sets of keys to the house, car, workplace and cabin. In the future, most of these could be gathered in one place: your smartphone. Simen Lomås Johannessen (24) is one of 50 Tromsø students taking part in the NFC City research project. Since last year, the students have tested new uses for their mobile phone and given feedback to the researchers on how they think the different systems work. Today, for example, the 24-year old uses his phone to open his room in the Stakkevolla student village.

### Naked without my phone

"It's a convenient solution, and offers added security in case you forget or lose your regular key. But it has great potential," says Johannessen to VG. Being a student of computer science, he has more than a casual interest in new technology. And his phone comes with him everywhere he goes.

"I feel naked without it," the student says.

When Simen takes the bus, he only has to touch his mobile phone to the card reader, just as he would with a regular bus

card. The system works even if the phone is turned off. And when buying coffee in the canteen, he pays by setting his phone on a reader on the counter.

"The coffee card is excellent, and probably what I'm most satisfied with in this project. You fill up your phone with the prepaid card, pay by setting it on the reader and get a discount on every cup of coffee. An app lets you know how much credit you have left."

### Learn the acronym now: NFC

It stands for Near Field Communication, and put simply, is a transmitter in your smartphone that works over only very short ranges and has a fast connection time. Most of today's new mobile phones are delivered with this technology built in, with the exception of Apple products. What are known as tags—labels with a small antenna and computer chip inside—can be found in different locations around the Tromsø campus.

For example, if you put your phone up to the tag with a plate and silverware logo, you'll bring up the canteen's daily menu on your phone's display.

### Students do the testing

"What's great about this project is that we have made something we believe in, and then let the students try it out so we can see what actually works," says

Bente Evjemo, the Telenor researcher responsible for the user experience section of the project. NFC technology is nothing new. It isn't the technology, but rather the interoperability between different systems that poses the challenge.

"Services that appear basic or simplified to the end user in actuality have a complicated backdrop of systems that must communicate with each other, and stakeholders that must co-operate while looking to their own benefit. We've been able to access this entire ecosystem through the NFC City project," says Project Manager Sigmund Akselsen at Telenor to VG.

Source: VG, January 6, 2014



FACSIMILE: VG, JANUARY 6, 2014

### FACTS NFC CITY

- User-led research project where a wide range of NFC services are tested out by 50 students in Tromsø.
- Began in 2010, and will conclude in the summer of 2014.
- Partners behind the project are Telenor, DNB, Doorstep, Fara, the National Institute for Consumer Research, Troms County Council and the University of Tromsø. Working with the Student Welfare Organisation in Tromsø on developing and testing new mobile services.
- Overall budget is NOK 39 million, NOK 10 million of which is funded by the Research Council of Norway.

Source: NFC City

### FACTS NFC

- Abbreviation for Near Field Communication. Communication using an electromagnetic field over a very short range based on RFID radio-frequency identification.
- The distance itself is important because the communicating devices should be held up to one another in order to gain contact. This means that you don't pay the fare by just getting on the bus with an NFC-enabled phone—you have to physically hold the phone up to the reader. Similar to the system used by NSB and Ruter in Oslo, but with the functionality built into one card.
- When two NFC-enabled phones are held up to one another, they don't need to induce a current, just communicate.
- If needed, the NFC-system starts up a Bluetooth connection for data transfer.
- With NFC in place in the phone, the SIM card can also be used as a charge card. There is added value in that the phone can act as protection using PIN codes and passwords.

Source: Teknisk Ukeblad (Technical Weekly Magazine)



# THE FAST AND FURIOUS INDIAN TELECOM MARKET

The job of any salesman is tough...but even more so in the Indian telecom market with 10 incumbent operators at your heels. Hitting the street and creating relationships has been critical for Uninor to succeed.

"It's a rat race out there. Only those who adapt fast, survive." These are the words of Kamlesh Prajapati, a Retail Sales Executive (RSE), for Uninor in Ahmedabad, Gujarat.

Kamlesh Prajapati and 5,556 RSEs like him are the hands and feet of Uninor. Every day, they reach out to 320,000 retail outlets – taking stock of inventories, addressing grievances of customers and channel partners, and ensuring that this comprehensive distribution machine is working smoothly. RSEs are the face of Uninor in the vast and crowded retail space of Indian telecom. That is a responsibility that they take very seriously.

## New targets every morning

A regular work day begins at 8 a.m. By 9 a.m., Kamlesh and his team of ten field sales staff are ready for the "gate meeting" with their Territory Sales Manager (TSM). His name is Sachin Sahani and he and the other TSMs are Uninor employees, while the retail sales executives are on the payroll of the company's distribution partners. Sachin meets them at the distributor point, Tara Electro.

The distributor point is a spacious room equipped with a backend support team managing the distributor management systems. Looking like no less than a military training camp, the room is replete with target plans, strategy charts, route maps and performance graphs of the team. The gate meeting is a daily interactive planning and discussion forum, led by the TSM. Each team member shares his targets for the day on the whiteboard.

## Full transparency drives performance

The whiteboard is the blueprint of their game plan, and RSEs are meticulously following up on their individual and team sales targets. It has sections for each team member, listing the details of the retail outlets visited by the RSE every day, the number of new retailers he must get on board, the daily and monthly activation targets, as well as the number of E-load (Uninor credits)



**In the Indian market, relationships drive business. The RSE shows keen interest in the retailer's affairs and gives personal attention to each retail outlet he visits**

and recharge vouchers he aims to sell that month. The whiteboard at the distributor point is a constant reminder of their individual targets.

"This open system of target setting creates healthy competition within the team and motivates team members to improve their performance on a regular basis," says Sachin.

Once the gate meeting is over, the sales force hits the streets. The RSEs visit all retail outlets in his area...up to 40 outlets every day.

## Putting feet on the street

With so many retailers to visit, time management is crucial for the RSE. "I have a well-mapped route that I follow every day on foot. Even though we've been provided bikes to commute, I prefer walking. Some of the markets I visit are in small bylanes, and walking through is often easier," says Kamlesh.

"Before I reach the outlet, I call the retailer to inquire about the status of SIM cards and E-load stocks with him. Now, we obviously get this information on our handheld devices, but by making this one call I put Uninor on top of his mind before I meet up with him. We have to be realistic – the market has 11 telecom operators, and how many names can the poor chap remember? He sells what he remembers, and to remain in his memory we need to give him constant attention," adds Kamlesh.

## Keeping the house in order

Once at the point of sale, no time is spent on logistics. Awaiting his imminent arrival, the retailer keeps the Customer Application Forms (CAF) ready for collection. Kamlesh adds, "If he didn't know I was coming, we would lose time while he is putting them together. This way we get down to business immediately."

CAFs are the documents that prove that there is a genuine customer behind the subscription. In a multi-SIM environment like India, one can usually be sure that the customer has several subscriptions, but the documentation of each individual is crucial. Kamlesh personally checks and stamps each form. "If the information we get is not correct or is incomplete, we gather the missing information or we bar the customer."

It is an industry challenge in Indian telecom to validate the documentation on every new subscriber. "The sales team must work continuously with our channel partners to ensure that our numbers reflect reality. This is not only company policy and a regulatory requirement, but also good business sense," comments the TSM, Sachin.

## Micro-segmenting

In the Indian market, relationships drive business. The RSE shows keen interest in the retailer's affairs and gives personal attention to each retail outlet he visits. The key, Kamlesh explains, is to understand the mindset of the retailer. "He is most concerned about his own gain. I have to sell the product to him highlighting his growth prospects rather than just our offering to customers."

RSEs develop simplified communication material for each retail outlet. In addition to the regular merchandise created for all product campaigns, they also make personalized posters for different outlets, depending on the segment they cater to. "The product languages for the customers and retailers are different. And that is only because the benefit for both varies. Our charts are basic; they highlight key features of the product, the monetary benefit for the retailer and the validity of the scheme," he says.

## Trouble shooter and smooth operator

The remaining time during a retail outlet visit is spent discussing new products and resolving challenges. "Retailer issues are sensitive and mostly credit related. If I don't find resolutions to their queries or challenges from the channel helpline, then I do constant follow-up with the Sales Manager and keep escalating the issue until it is resolved. Showing genuine concern is important to retain retailers' faith in both me and Uninor."

Kamlesh identifies his outlets according to the push and pull theory. While some outlets are risk takers and can easily convert customers, others just cater to what comes to them. Kamlesh breaks up his targets accordingly amongst all his outlets. "Each outlet gets different treatment and I have a different rapport with each retailer. I have to maintain a certain level of comfort with each one to ensure that we retain their business," adds Kamlesh.

Having almost covered a stretch of 4.5 kilometers, we make way for Kamlesh to continue with his routine. "In my patch, I feel the market is very positive about our progress so far. That doesn't mean we can sit back – this market changes every single day. That keeps me on my toes. It's the only way to win."

## + Uninor

Eight months after entering into India, Uninor started offering its services in December 2009 with the biggest ever launch in Indian telecommunications history. Today Uninor operates in six circles in India, and is committed to making long-term investments in the country's mobile market. This way Uninor plays an important role in improving network stability and coverage in the country.



**RSEs are the face of Uninor in the vast and crowded retail space of Indian telecom. That is a responsibility that they take very seriously**





# BUILDING A DIGITAL FUTURE FOR MYANMAR

BY BRIDGET DI CERTO

## ONCE IN A LIFETIME

Telenor Group President and CEO Jon Fredrik Baksaas reflects on the journey to Myanmar.

On January 30 this year, we signed an agreement with the government of Myanmar for a nationwide telecommunications license. This signing marks a significant milestone in Myanmar's history...and Telenor's history for that matter.

We started this journey in 2012, by preparing an application to be one of the two foreign entrants into Myanmar's soon-to-be competitive telecom market. We told the story of who we are, why we are different and what we envision for the Myanmar people in terms of connectivity. On June 27, 2013, we learned that we were selected as one of two successful applicants.

With a signed agreement in place and a license in hand, we now embark on the next phase of our journey - the most important part. There are around 60 million people living in Myanmar, most of whom have never personally owned a mobile phone and have never accessed the internet. Connectivity is a powerful thing; it changes lives, creates opportunity and impact societies. We do not take our responsibilities lightly.

We have made a promise to Myanmar to start offering services within eight months of receiving our license. From now on we start building. Building infrastructure, building partnerships, and building a presence in the lives of our future customers. Within five years, we aim to provide coverage to 90% of the population. The growth curve for this country will be the steepest we'll ever see in our lifetime, and represents a unique business opportunity for Telenor.

We know the journey won't always be smooth, but we have the knowledge, experience and high standards to see us through challenges ahead. Our focus is on the people of Myanmar. They are waiting for us. And we are ready to bring them world-class mobile services.

Let's get started!

*Jon Fredrik Baksaas*

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The changes ahead for Myanmar will continue to unravel at an astounding pace

A rickety rickshaw rolls along the broken pavement of a forgotten laneway in Yangon, Myanmar's bygone-era darling capital. Here, the crumbling buildings with their cavernous colonial architecture are seemingly strapped together by the decades-old tropical jungle vines that sprout from the brickwork, encasing the ageing residences.

Here, in Yangon, like most of the country, for most of the 20th Century, progress and modern development has been scarce.

But in this downtown lane, in a former tea shop front, a man polishes his new display case of retail handsets.

It is the marker of a city that has been waiting for change and has now stepped out into the spotlight of the international stage.

When the newly-formed government announced in early 2013 that it would award two nationwide telecom licences to international companies, it was a particularly pertinent sign of dramatically changing times.

For decades, under military rule, the simple task of placing a phone call was wrought with risk, expense and ardor. Most urban communities only had access to a few phone lines, generally run from a slapped together wooden table in front of someone's house.

In rural areas, the obstacles to telecommunication were even more extreme. Myanmar people will tell stories of waiting on the phone up to two hours - or even longer - to get a line connection. That could end up costing as much as a daily wage in the far-flung regions of the nation.

SIM cards that did exist could cost US\$2,000 or more to purchase and handsets ran into the high hundreds. As well as underdeveloped infrastructure, Myanmar people endured intentionally restricted access to communication lines in Southeast Asia's second geographically-largest country as a way for the generals to enforce secrecy and to prevent mass communication that could spur challenges to the military government.

But a new nation is being built.

The new civilian-government's ambitious reform agenda, rolled out in 2010, sees Myanmar's sights set on building a nation of the 21st Century and, in the digital age, a critical part of building a nation is telecommunications.

On 27 June 2013, Telenor Group became a successful applicant for one of the two telecoms licences the Myanmar government put out to tender.

Telenor Myanmar CEO Petter Furberg said he believes the changes ahead for Myanmar will continue to unravel at an astounding pace.

For him, mobile connectivity is no longer a luxury, but a universal service.

"People across the world are using mobiles whether



they are rich or poor. Handset prices have come down substantially – handsets are down to ten or fifteen dollars,” Mr Furberg said.

The company has committed to providing 1500kyat SIM cards (about US\$1.50) with no limitation on supply.

“People know what it is to make a phone call, if they live in a remote village they will go to someone who has a village phone, so they know what it means to make phone calls, it’s just that [mobile phone service] hasn’t been available,” Mr Furberg said.

“The evolution of industry has clearly made it much more affordable and much more a mass market product than [it used to be],” he said.

The task ahead is not a small one: The government plans to increase Myanmar’s mobile phone density to between 75 and 80 percent between 2015 and 2016.

Current mobile phone penetration for voice calls only is estimated at about 9 percent and internet about 5 percent. This pales in comparison to 57 percent mobile phone penetration in nearby Cambodia, 64 percent in Laos and more than 100 percent in neighbouring Thailand, according to 2012 Deloitte data.

The social impact of a nationwide phone and internet network extend far beyond increased communications. There is a correlation between technology, innovation and economic growth, McKinsey Global Initiative stated in a 2013 report.

“One of the most important strategic decisions that Myanmar can make is to explore how it can leverage digital technology as a central platform of its development plans,” the report said. “Digital technology is accelerating development across emerging economies – and Myanmar has barely begun to tap its power.”

With every 10 percent increase in mobile penetration, gross domestic product grows by 1.2 percent, according to Deloitte data.

With little legacy infrastructure in place, “Myanmar can use digital technology to avoid some of the cost of a more conventional bricks-and-mortar approach to such sectors as banking, retail, education, health care and agriculture,” McKinsey Global Initiative found in its report on Myanmar published in 2013.

In the report, McKinsey highlighted the success of the mobile revolution in Africa spurring a mobile-banking revolution – a sector sorely underused in Myanmar.

“Myanmar is in the throes of remarkable change: Authoritarianism is giving way to political and governmental reform, a peace process could bring an end to decades of civil war, and the government is opening its economy up to the world after years of isolation,” the McKinsey authors said in their report. “But nobody should be in any doubt that the journey ahead will be long and challenging. Myanmar needs to seize its moment.”

Before the recent introduction of the 2013 Telecoms Legislation, Myanmar was using an antiquated 1885 Myanmar Telegraph Act and a 1934 Myanmar Wireless Telegraphy Act. The previous framework has been rightfully referred to as “bewildering”.

UK-based risk consultancy firm Maplecroft has said that the government-owned Myanmar Posts and Telecommunications – currently the sole provider of telecommunications services – is “widely reported as one of the most corrupt institutions in Myanmar”.

The Wall Street Journal reported that in January 2013, the telecommunications minister and other high-ranking officials were removed from their posts under allegations of corruption.

Despite this history, the country’s telecoms sector is seeing a new dawn with the fresh regulatory framework, which has been praised for its inclusive drafting process and more streamlined approvals and applications system.

“Myanmar is in the throes of remarkable change: Authoritarianism is giving way to political and governmental reform

However, lessons from other telecoms market openings in Southeast Asia have shown that a balance must be struck in the regulatory framework between growth – so slow as to be tantamount to stagnation – and excessive liberalization, that could lead to price wars.

The price war that broke out in Indonesia’s mobile sector from 2007 to 2008 saw prices fall as low as US\$0.01 per minute and resulted in severely diminished revenue and operating profits for telecommunications operators.

In addition to striking the right balance between regulation and competition, infrastructure and geography realities of Myanmar will pose unique challenges for incoming telecoms operators.

Two thirds of the country does not have access to constant and reliable electricity, and while landmark peace agreements have been inked in the country with the world’s longest running civil war, many parts of the nation are still under the control of rebel armed groups.

But on Myanmar’s path to building a nation of the digital age, one that hopes to be a regional leader, these challenges are no longer the unsurpassable obstacles they once were.

Just as the old, colonial vine-covered buildings are cleared away, the old ways of Myanmar are giving way to a new future.

+ Bridget Di Certo is an Australian writer who has been living in Southeast Asia for four years. She is the author of two published books and numerous articles on social issues in the region.



## MAKING HEALTH & SAFETY HISTORY IN MYANMAR

When Uninor employee Manisha Dogra accepted the role as Head of Business Assurance in Myanmar, she was quickly hit with the realization that this job was about far more than just Telenor.

“What’s going on in Myanmar now is not just a part of Telenor’s history but a whole country’s history. This is a country that’s changing right before our eyes. It’s an opportunity of a lifetime,” said Manisha.

### Exporting Uninor knowledge to Myanmar

Manisha and her Uninor colleague Dr. T. Vijayakumar (Vijay) were recruited by Telenor Group Business Assurance to come to Myanmar and take on the task of building the foundation for HSSE (Health Safety Security Environment). Uninor has managed to build up a successful business assurance environment in India quite quickly, even earning the SA8000 certification standard for decent workplaces before all operators in India.

“In both India and Myanmar, we are operating in environments with a lot of risk – but much more so in Myanmar. Regionally, there is an overall lack of awareness of health and safety issues, and we believe that what we have achieved in Uninor can be brought to Myanmar,” said Manisha.

### Health and safety is a top priority

Risk studies conducted prior to Telenor entering Myanmar stated one of the main issues Telenor may face would be related to health and safety. The country is host to insufficient laws and governance, possible child labor in the workforce, lack of proper safety

awareness and gear, no competency certifications, a potential for unethical practices and a general lack of understanding by suppliers.

### Training and awareness

One of the ways Vijay and Manisha are educating the suppliers and sub-suppliers is through workshops – with a focus on training, learning and sharing of Telenor processes. Telenor Business Assurance in Myanmar believes that through training/awareness, audits/inspections and HSSE performance and incident reporting they will succeed in reducing the risks.

Three years to full implementation The Myanmar Business Assurance team has set a three-year roadmap to ensure that this business unit is completely integrated into the Telenor way of managing HSSE. By 2016, HSSE is expected to be the way of work in Myanmar.

“We are only at the beginning of a journey, but we will leave no stone unturned to ensure HSSE compliance. We aim to set new benchmarks for HSSE in Myanmar,” said Vijay.



## WOMEN AND CONNECTIVITY IN MYANMAR



Myanmar Peace Centre special advisor Daw Yin Yin Nwe said Myanmar women had the potential to harness great advantages from increased connectivity.

“Once universal access becomes possible, telecoms systems have a leveling effect, thereby reducing inequities and disparities due to geography, sex and ethnicity,” Daw Yin Yin Nwe, who also acts as an advisor on the National Economic and Social Advisory Council, said.

The entry of affordable telecommunication into the Myanmar market has the potential to impact health services, expand market opportunities for women, and improve both traditional and community education, Daw Yin Yin Nwe said.

“Information communication technologies (ICT) are also useful for expanding children’s education beyond the confines of their schoolroom and village or town,” she said. “Because ICT is gender-blind, girls can benefit as much as boys from these new technologies.”

Additionally, increased mobile phone and internet connectivity will indirectly provide a rush of energy to businesses operating in Myanmar.

“Mobiles increase the information outreach of small traders and entrepreneurs, who in Myanmar are often women,” Daw Yin Yin Nwe said.

She gave the example of a woman fish seller or market gardener in a rural area able to use increased telecommunications connectivity to find out prices of her wares in nearby towns and regions, thereby able to use this information to improve her business.

“This can work to their advantage,” Daw Yin Yin Nwe added. “Increased information flow makes it less likely that they will be cheated by middlemen.”

“One of the most important strategic decisions that Myanmar can make is to explore how it can leverage digital technology as a central platform of its development plans

# SUSTAINABLE BUSINESS IN MYANMAR

A MESSAGE FROM TELENOR GROUP'S SUSTAINABILITY TEAM



PHOTO: SANCHAI LOONGROONG



Sustainability is key to how we operate in Telenor Group, and ensuring sustainable business will be an important part of all our activities in Myanmar. Extending the benefits of mobile technology, while at the same time remaining mindful of how to manage any negative impact is the essence of our approach.



**Delivering affordable connectivity to the Myanmar population will in itself have a huge social and economic impact**

### Opportunities & risks

ICT and mobile phones drive development in any society today. Myanmar currently has one of the lowest ICT adoption rates in the world. Less than 10% of the population enjoys access to a telephone line and less than 1.5% has access to the internet. Delivering affordable connectivity to the Myanmar population will in itself have a huge social and economic impact.

At Telenor we recognise that doing business in Myanmar will entail significant sustainability risks and companies entering the country need to be vigilant. Telenor operates in accordance with applicable laws and regulations and internationally recognized human rights standards, including principles and guidelines set by the United Nations and OECD.

We will carry out our operations in a manner that is consistent with such standards, our Code of Conduct and corresponding policies and manuals.

Telenor believes that dialogue with stakeholders, including government and civil society, is crucial to productive sustainability work. As part of our preparation for entering Myanmar we have engaged with a range of stakeholders, and we will continue to do so as we start our operations.

### Anti-Corruption

Telenor is firmly opposed to corruption in all forms and is committed to doing business in accordance with the highest ethical standards. Telenor's governing framework sets one single standard which shall secure sustainable business activities, regardless of where such activities take place.

Corruption risks are managed through a risk-based approach, based upon principles and procedures embedded in our Telenor Group Anti-Corruption Program. Telenor's management is committed to sending clear, unambiguous and regular messages to all staff and business partners that corruption and bribery is unacceptable. Regular communication, awareness training and capacity building of our people as well as suppliers are crucial to help them understand and live Telenor's values and formal rules relating to anti-corruption.

Telenor will strive to continue its ongoing dialogue with public authorities and suppliers on challenges. To aid in implementation of Telenor's stand on zero tolerance against corruption, Telenor's Anti-Corruption Handbook and Telenor Myanmar Anti-Corruption Statement is developed and distributed in the Burmese language.

For more information on Telenor in Myanmar, please visit [www.telenor.com](http://www.telenor.com)

## KEY FACTS ABOUT MYANMAR



OFFICIAL TITLE	REPUBLIC OF THE UNION OF MYANMAR	2012 GDP	US\$56MILLION
SIZE OF MYANMAR	677,000 SQUARE KILOMETERS (261,228 SQUARE MILES)	MOBILE PHONE PENETRATION	4%
CAPITAL CITY	NAYPYITAW	INTERNET PENETRATION	5%
POPULATION	60 MILLION ESTIMATED	COST OF A HANDSET	FROM US\$100
BORDERING NATIONS	THAILAND, LAOS, CHINA, BANGLADESH, INDIA	COST OF AN ISSUED SIM CARD	US\$2
ACCESS TO ELECTRICITY	30 % (DROPS TO 16% IN RURAL AREAS)	COST OF A BLACKMARKET SIM CARD	US\$150
FORESTED AREAS	50% OF TOTAL LAND	NEXT ELECTIONS	END OF 2015

SOURCE: BUDECOMM



# price CHAMPIONS... enabling LIVES

It's not about what you build. It's about who you build it for.

Uninor believes in bringing affordable mobile services to the masses, in making lives easier, better and more productive for the many, not just the few.

That's why, we promise the most affordable tariffs to everyone, everywhere. Because that's what it's all about. Real people. Real lives. Real needs.



Uninor's pre-paid GSM services are commercially available in the six circles of UP(West), UP(East), Bihar(including Jharkhand), Andhra Pradesh, Maharashtra and Gujarat. Together, these circles account for more than 50% of India's population giving Uninor the ability to serve every second person in India.



# CAPTURING CUSTOMERS' LOVE: A HOW TO guide

BY KJELL-MORTEN JOHNSEN

Capturing the love of customers isn't so different from the process of falling in love with a potential life partner. The end goal is quite similar: a long-term relationship based on emotion, mutual respect and benefit.



Love is truly a long-term ambition, and the journey to its capture should not be taken lightly

Capturing the love of customers isn't so different from the process of falling in love with a potential life partner. The end goal is quite similar: a long-term relationship based on emotion, mutual respect and benefit.

The first hurdle is to get to know each other. This is the time to introduce yourself, find out more about this person and let them learn all they can about you. They have already made the rational decision to try you out. It's now the courtship begins.

To appeal to the emotional side of an individual, you need to be exciting, different and show that you are truly listening. You need to stay fresh, avoid recycling old lines and promises you can't keep, and instead make a person feel special. Think about them when making decisions, find ways to make them happy and adapt quickly to their changing moods and preferences. Stay on your toes, because making things overly complicated and difficult will not make anyone fall in love with you.

A few simple truths in any relationship in which love is the ultimate goal: 1. Be easy to deal with and don't overly complicate everything. 2. Be relevant and do things to make life easier. 3. And continually come up with new and exciting ways to stay fresh.

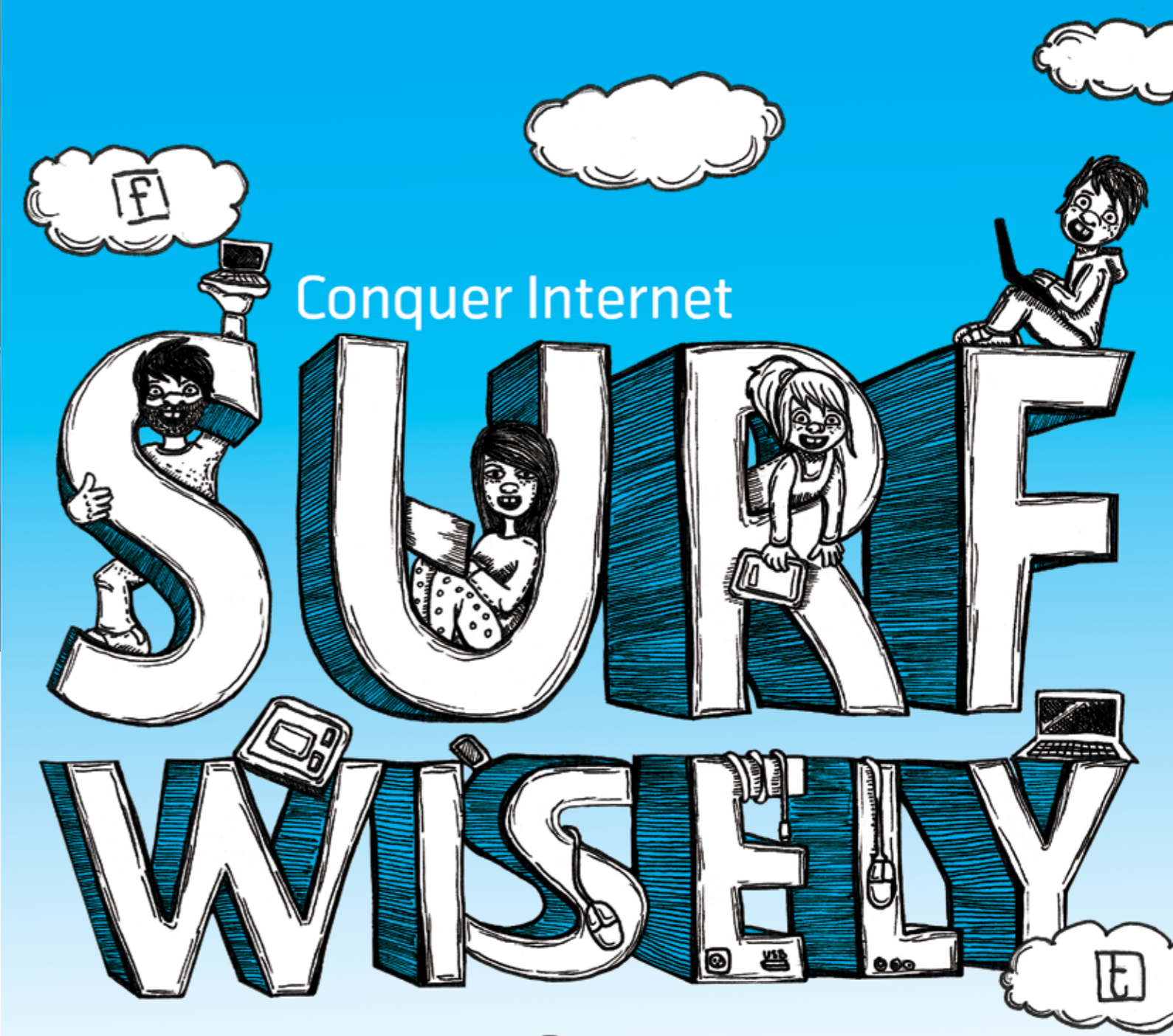
Love is truly a long-term ambition, and the journey to its capture should not be taken lightly. It's about connecting. Just how good is the communication you are offering? It's about interacting. How easy are you to reach and engage with? And it's about defining a new universe of offerings that you can give to that person. Do you know what they truly want and need to be happy? Sometimes you have to put your loved one in the driver's seat and let them be in charge for a change.

The measure of any relationship is through the happiness and satisfaction of those involved. When the emotional connection is so great that unconditional love is achieved, any and all competition tends to be blown out of the water. So, do not grow complacent, do not become boring. Change with the times, seek new opportunities and stay exciting for your loved one. I know that love cannot necessarily guarantee you success in all things, but it's a pretty good place to start.

**+** Telenor's strategic ambition: Loved by customers  
A part of Telenor's strategy for 2014-2016, one of the strategic ambitions is to be "Loved by Customers". Only by delivering real value will we create customer attention and loyalty. Increased customer loyalty will enable Telenor to maintain or increase market share, and become a customer-centric leader, as measured by Net Promoter Score.



Kjell-Morten Johnsen is Telenor Group's Executive Vice President and Head of European Operations. He previously held the position of CEO for Telenor Serbia. He currently serves as a member of the Board of Directors of VimpelCom Ltd (as of June 2011) and at OJSC VimpelCom (Russia - as of June 2007).



## Conquer Internet



Let's make digital environment safe and fun place!

"Conquer Internet Surf Wisely" aims to provide education and skills to Montenegrin children, their parents and teachers so Internet becomes positive experience for them while strengthening the sense of safety in the digital environment.





# ELEVATING FINANCIAL SERVICES

BY VALERIA CRISCIONE

Telenor Group has made great strides in the growing market for advanced mobile financial payments in emerging countries. Starting this year, it will have its first online bank, Mastercard service and microloans in Serbia, all via mobile phones.



The banks have left the payments space open for others like telecoms

Telenor has been part of the mobile financial services (MFS) industry since 1999. The company started in Norway with payment service Premium SMS. Since then, the company has expanded its MFS offerings into Europe with Platimo in Serbia and Mobil Payment in Hungary, as well as in emerging markets Pakistan, Bangladesh, Thailand, and Malaysia.

Telenor's Easypaisa service in Pakistan is one of only 14 successful providers of mobile financial services in the world (ref GSMA), ranking third in number of transactions and customers. The concept has been such a hit that "Easypaisa" is even used as a verb for sending money in the country.

Behind Telenor's success is not what one would normally associate with external factors, such as regulations or market dominance, says Tine Wollebakk, VP and Head Financial Services in Telenor. Most successful global MFS providers have rather four things in common: committed chief executives, willingness to invest, operational excellence, and simplicity in their key offerings.

"There was a time when you got money into your account, you took out cash or wrote a check," says Wollebakk. "Now, it's more and more normal to take money out and pay it into another payment facility like bus service, an online payment instrument and music stores. In my opinion, the banks have left the payments space open for others like telecoms."

## Reaching the Underbanked

Telenor is now using its global MFS experience to help it break into more advanced financial services in Serbia. Telenor first introduced mobile phone payment services in the Eastern European country back in 2010. The company plans to launch its first fully online bank in Serbia and own a Mastercard credit card service by the second half of 2014. The new ventures are a result of Telenor's acquisition of KBC Banka in Serbia, which was announced in April 2013.

Through the KBC deal, Telenor plans to offer new types of financial services primarily aimed at the estimated 30% of Serbians that are "underbanked," with only basic access to financial services, such as a savings



account. Customers will be able to pay for transactions online, send money to one another via their Facebook app, hold savings accounts in the local currency dinar, and for the first time in Telenor's history, take out small loans for their smartphones.

"We are a telco, so we already have the credit history," says Ove Fredheim, Telenor Serbia CEO. "There is a segment here which is underbanked, so there is a threshold for them to get loans."

### Societal Lift

The startup of Telenor's online bank will provide a needed lift for Serbians dealing with a very traditional banking sector that relies on physical presence. People still regularly use cash in this dual-money economy because the dinar is a discriminated currency that receives no savings interest on transactional accounts in Serbian banks, explains Fredheim. Telenor's bank would both provide interest and an easier alternative to waiting on cues in post offices or travelling long distances in the countryside to pay bills.

In general, mobile financial services could spur more Serbians to save via bank accounts, build credit histories, and pay for transactions digitally versus cash, all key to helping the economy grow. A 2011 study carried out by Boston Consulting Group on behalf of Telenor found that mobile financial services could lead to 23,000 new jobs being created in Serbia and increase the country's GDP by 2% by 2020.

"There is quite a significant tax avoidance problem in Serbia," says Fredheim. "Getting into the public books would provide a great benefit."

"There is also a lack of trade in digital goods. This would open up for Serbians to sell to the (global) digital marketplace."



**By buying a bank we are taking a big step. It's something we want to do in more countries if we can**

### Banking Pioneer

Bank ownership may not be altogether new for Telenor, but the KBC deal is unique. The company bought a 51% share of Tameer Microfinance Bank in Pakistan in 2008. As a result, Telenor was the first in Pakistan to offer mobile savings through the April 2013 launch of Khushaal Munafa to its Easypaisa Mobile Account customers. However, the KBC Banka deal marks the first time Telenor fully owns a financial institution.

"We could not do any kind of financial services in Serbia without owning a bank," says Wollebakk. "By buying a bank we are taking a big step. It's something we want to do in more countries if we can."

Martin Navratil, Managing Director of Telenor Banka, sees a huge potential in this untapped market, with the possibility of 650,000 Telenor Bank customers by 2021. The strategy is to take advantage of the country's high connectivity rate – it has a higher than average amount of Facebook users in Europe -- and relatively low penetration within online banking. Close to 90% of Serbians have access to banking services, yet only 6% utilize mobile banking.

"We feel there is a strategic gap," says Navratil. "This would bring us into the top one or two retail banking systems in Serbia." The dominant player, Banca Intesa, currently has a 12% market share in the country's highly fragmented banking sector, which is spread among 30 banks.

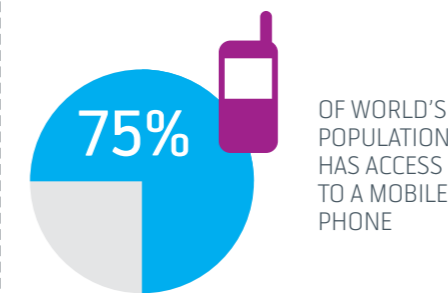
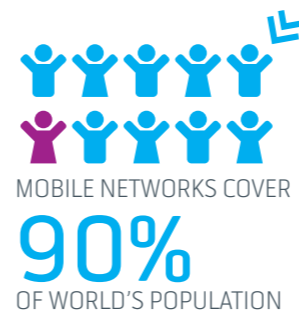
### Financial Inclusion

One of Telenor's strategic advantages in tapping into Serbia's banking market is its dominant presence as a telecom. The company entered the market in 2006 by acquiring Mobi63. It has since grown to 3.2 million mobile customers with a 44% market share by revenue. By using its 120 Telenor service shops in 85 cities, the



**2.5 billion**

ADULTS IN THE WORLD ARE 'UNBANKED'



THERE ARE OVER  
**6 billion**  
SUBSCRIPTIONS WORLDWIDE



**By 2020**

ACCESS TO MOBILE FINANCIAL SERVICES CAN INCREASE GDP BY: 3% IN PAKISTAN, 2% IN SERBIA, 2% IN BANGLADESH, 5% IN INDIA AND US\$ 2 BILLION IN MALAYSIA (0.3% OF GDP).

SOURCES: ITU, WORLD BANK AND BCG ESTIMATES



**We could not do any kind of financial services in Serbia without owning a bank**

company can reach its future branchless banking customers with the help of a physical network.

Another advantage is its large database of customer credit history. Telenor can rank customers' ability to pay based on behavior patterns, such as late payment, frequency of address changes, and type of usage. Using this information, Telenor can offer microfinance loans not just in Serbia, but other countries in the future. There are already plans to provide mobile device financing directly in Thailand in connection with the expected rollout of 3G services and wage advancements via "payday loans."

"In our part of the world we take for granted credit history," says Wollebakk. "This is actually the key to financial inclusion. To grow a society, you need a certain amount of credit. And in order to be part of the formal system you need a payment and credit history. We provide that."

+ Valeria Criscione is a New Yorker working as a correspondent in Oslo for several US and British newspapers, including The Christian Science Monitor, as well as BBC Radio 5. She has been freelancing since 2008 and holds a master's degree in journalism from Columbia University in New York



+ Ove Fredheim comes from Telenor Group Headquarters, where he was heading the Markets unit within the Group Industrial Development for the past three years. Prior to that, Fredheim served as CEO, Telenor Hungary, from 2003 to 2009. Fredheim has been with Telenor for 20 years and has held several management positions. Fredheim is member of the Board of Directors in Telenor Norway. Education: Bachelor Degree from Oslo School of Business Administration.

# PHONE MEETS WALLET IN NORWAY



In 2014, Telenor and DNB (Norway's leading bank) will launch Valyou, a mobile "wallet" app for presentation and storage of virtual cards.

Valyou uses NFC-technology and will include cards from all service/content providers that have an agreement with TSM Nordic AS, the jointly owned company by Telenor and DNB. Valyou can be used at any merchant that accepts contactless payments. To pay with a virtual card, in the new wallet, all you need to do is swipe your phone over a terminal. For purchases over NOK 200 you will need to enter a PIN-code.

In the long-term it is expected that Valyou will serve as an adequate substitute for the traditional wallet. The wallet's main objective is to be safe and easy for customers to use. DNB is the first in Norway to add a virtual card to the mobile wallet Valyou. Other big Norwegian bank card providers such as Skandiabanken, EnterCard, Sparebank1 and Fana Sparebank have also decided to join in the course of 2014, which means their cards will soon be available as well.



# STANDING UP FOR SAFETY



**Safa and Sami's passion for women's safety in Bangladesh earned them a spot at the Telenor Youth Summit**

Safa Tahseem and Sami Tahsin are two sisters who represent a new generation of well-educated and self-sufficient Bangladeshi women who are rising in prominence in their home country today. They are women who play sports, watch movies and are part of a heavy metal band. And they are women who dream of a better and safer Bangladesh.

Growing up in Dhaka City, the two girls expressed that they were frustrated at seeing reports of violence in the newspapers. Perhaps the biggest shock was when one of these incidents happened to a person they knew. So they set out to find a way to avoid such tragedies from happening in the future.

The "Telenor Youth Summit Idea Contest" provided them with a platform to express their ideas on safety for women, an issue near and dear to their hearts. What made this competition even more appealing was the fact that the two sisters could work together as a team.

Their idea was a mobile technology-based security system called "BipodBarta". A fast affordable security solution, BipodBarta is a mobile service, available as both speed-dial and app. It allows you to send messages to chosen contacts, NGOs and/or the local authorities through a single dial in times of danger or

emergency. You may also report a crime via voice SMS instead of taking the risk of complaining at the police station. The idea is that Grameenphone, a part of Telenor Group will maintain a database of complaints and will forward it to the relevant authorities.

It is a fast, easy, personalized and affordable security solution that raises your chance of being assisted before a crime, and receiving justice after it. It has innovative features like sending location updates to message recipients, collaboration with NGO's and local authorities and both pre- and post-crime reporting.

Safa and Sami's passion for women's safety in Bangladesh earned them a spot at the Telenor Youth Summit. Today they are continuing their work towards improving safety for women in their country. Learn more about BipodBarta at <http://tasneemsafa.wix.com/bipodbarta>.

## Sami Tahsin shares her experiences at the Telenor Youth Summit

*It all started with a seminar held by Grameenphone at our university campus. The idea of bringing about a positive social change through mobile technology piqued the interest of my sister, Safa Tasneem's and me (Sami Tahsin) by leaps and bounds. 400 online business plan entries were submitted to Grameenphone from all over the country; which turned into the top 28 in the discussion round, with the top 5 teams then making it to the Grand Finale.*

BY SAMI TAHSIN

A whirlwind of toil, sweat and contention ensued, and finally we had the honor of being named the National Champions. And soon enough, we were airborne and hurtling towards the dream city of Oslo, as two of the 25 proud participants of the first-ever Telenor Youth Summit.

Telenor Youth Summit 2013 was a maiden collaborative venture of Telenor Group and the Nobel Peace Centre. It is an event to unite young social entrepreneurs and aficionados from all over the world in the digital hub of Fornebu, to discuss and pitch in ideas, experiences and suggestions, for the betterment of society. It was a golden gateway of opportunity to meet and socialize with accomplished peers from all across Europe and Asia; and work shoulder-to-shoulder to make an active contribution in an international platform through the handiest and the most effective tool of today's day and age - Social Media.

During the Telenor Youth Summit

we were a part of some of the most prestigious events in the world - the Nobel Peace Ceremony, the Nobel Peace Prize Concert, and also the preview of the Exhibition of the Nobel Laureate at the Nobel Peace Centre. In addition, we attended various informative workshops and presentations from Facebook, Twitter, Mesh, WeVideo, Firefox, Wikipedia, Explori and the like. Getting to learn bits and bobs of their wizardry was a feather in our caps!

It goes without saying that engaging in discussions with the technology and m-finance experts of Telenor was truly enlightening. We even visited some tourist attractions and skied and sledged at Frognerseteren, overlooking the city of Oslo. After all of these experiences, each of us went back home with 24 new friends and 12 new homes all across the globe, and a bellyful of beautiful memories.

This high-paced global event has made us more vigilant about the civic issues,

democracy and the up-and-coming social media tools. It has flagged the obstacles to be overcome and the opportunities to be exploited! It has enabled us to become sprightlier- meaning more vocal and social; coaxing the introvert to look up from her perched glasses and unleashing the inner go-getter, if you will! We never knew we could rocket down a snow-capped mount in a sizeable plastic saucer without our faint hearts giving out!

This Summit has taught us the concept of breaking boundaries and engaging in meaningful conversations and discussions in order to awaken collective knowledge and perspective, and to generate collective action in order to address short-comings in various sectors of the society, such as education, healthcare, women empowerment, democracy and such...so as to empower the society as a whole.

Equipped with the newfound "digital bouquet" of knowledge, ideas and experience, my sister and I aim to work further on our various social projects and develop them enough to carve a niche in the national scale. We sincerely hope that our future holds a picture in which we can rise to the occasion and be the change we want to make, and rekindle that sense of communal harmony that makes us what we really are!»



## ABOUT THE YOUTH SUMMIT

Telenor Group's inaugural Youth Summit is a gathering of leaders from the millennial generation - young people born into technology who now use it to effect social change. The summit aims to use the collective wisdom of these societal leaders to address social and economic challenges through mobile technology, such as how

mobile phones and Internet fuel growth, bring change and create opportunities for all. The first-ever summit took place at the Telenor Headquarters at Fornebu, Norway and at the Nobel Peace Center from 9 December to 11 December 2013, coinciding with the Nobel Peace Prize event.



# Gwen Yi Wong

reflects on the Telenor Youth Summit 2013

*I stepped out of the hotel, not daring to believe my eyes. All I could see was white! The roads, the benches, the trees... everything was covered in a blanket of snow. A few lazy snowflakes drifted down, lightly brushing my face. I stuck out my tongue, just like in the movies, and caught one. In fact, this whole affair felt like a movie – as if I had woken up one day and found myself cast in an eternal Christmas special.*

There is just something about being in a foreign environment that sends your senses into overdrive; makes you hyper-aware of even the smallest details. Perhaps more importantly, I started to become aware of the little things I took for granted at home – the sun on my back, the spice in my food, even the color of my fellow countrymen.

Indeed, it was at the Telenor Youth Summit that I truly learned to appreciate Malaysia's multi-ethnic culture. There is simply no other country – Asian or otherwise – that can boast of such a layered melting pot of beliefs, traditions and lifestyles. Most countries' populations are homogenous, and as a result, are only accustomed to a certain way of life. Malaysians should be proud of the hodgepodge upbringing that led to the formation of our present-day skill-sets. Our ability to intuitively understand each other's customs, adapt to almost any kind of palate, and switch between languages at the drop of a hat was invaluable throughout our journey as Telenor Youth Summit participants.

The Telenor Youth Summit was a gathering like no other. Due to the small number of participants, we had the opportunity to truly understand and empathize with each other's causes.

What impressed me the most was each delegate's inherent comprehension of their chosen domain. Be it technology, agriculture, or women empowerment, the delegates had all the necessary data to back their claims.

This truly gave me an insight into the relevance of having country-specific expertise. In our quest for globalization, we tend to overlook how every country has its own version of a problem. The overarching issue may be one and the same, but the cultural, demographical and geographical context will most definitely vary – something we should all be aware of.

Let's take the issue of healthcare, for instance. In Norway, their great, sprawling lands make healthcare inaccessible for the elderly, as it is difficult for them to travel long distances. In Sweden, the usage of a single language in administrative healthcare makes it inaccessible for the hundreds

of minority races who converse solely in their mother tongue. Both Scandinavian countries face the issue of inaccessible healthcare, but in vastly different ways. To generalize and say, "I want to improve Scandinavian healthcare" would entail plugging a cookie-cutter solution – one that ultimately solves nothing. Thus, if we were to make a change in any society, we must go down to the grassroots level, where we can tackle the problem from the ground up.

The Telenor Youth Summit participants exemplified that spirit, most of them having validated their mobile applications with the marginalized communities they were representing. It coincided with the celebration of 2013's Nobel Peace Prize Laureate, an unsung hero for many years. The Organization for the Prohibition of Chemical Weapons (OPCW) has been engaging in the destruction of chemical weapons since 1997. They have gone about their duties silently and efficiently, destroying over



PHOTO: STIAN BROCH

50,000 tonnes of chemical stockpile before finally being recognized for their efforts.

Being a social entrepreneur is similar to that: years of tireless work serving a cause, with little to no acknowledgement. However, it is this kind of 'unsexy' work that makes the greatest difference in the long run – which is why we choose to do it.

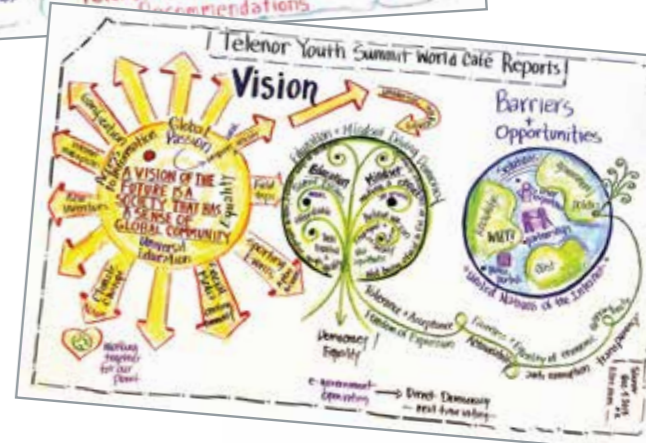
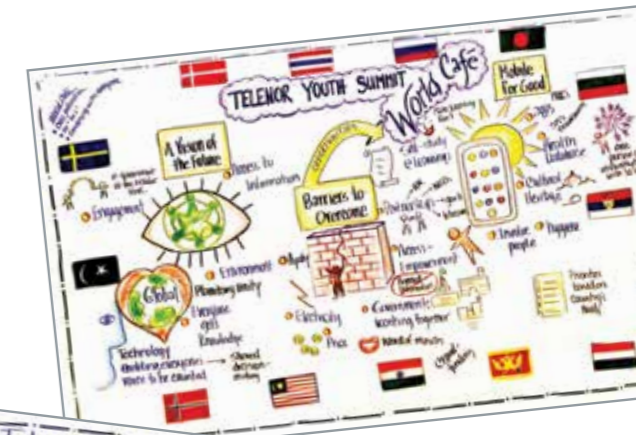
The most powerful moment for me came right in the middle of the programme. It was during the World Café exercise, in which we had to cluster together in small groups and brainstorm on different topics. My group's topic was 'Envisioning a Perfect Future'; and really, with a topic as broad as this, what were the odds of us coming to a consensus? But we did – not only did we have similar input, but our agreement on the final outcome was unanimous.

Just imagine. Young leaders – from Bulgaria and Montenegro, all the way to Bangladesh and Thailand – sharing the exact same vision for the future. That was when I knew we had hope.

**+** By Gwen Yi - A start-up enthusiast who believes in educational reform, personal development, and the power of youth



That day, Oslo had its first snow day of winter. I had my first snow day ever



WATCH YOUTH SUMMIT VIDEO

**+** Youth Summit drawings above by Eileen Clegg are inspired by the content discussed during the summit. Eileen is a visual journalist and founder of Visual Insight where she creates visual maps of ideas by bringing together her experience with journalism, and art, which is part of an evolving visual language. The maps are created in real time on murals featuring a combination of quotes and symbols and convey the "gestalt" of a meeting.



PHOTO: STIAN BROCH



# SPOTLIGHT: BULGARIA

Our rating:



Photo rating:



Bulgaria, one of the oldest countries in Europe, is located at the crossroads of Europe and Asia. It is home to the remains of necropolises, ancient cities and even the world's oldest treasure.

During winter time, Bulgaria becomes a skiers' paradise, including ski resorts of Pamporovo, Bansko or Borovetz. These beautiful Bulgarian mountains are also a great place for hiking in the summer or autumn. If you prefer the seaside, visit Bulgaria's long, sandy Black Sea coastline complete with stunning beaches and lovely bays. It's an untapped paradise, as much of the country still remains largely untouched and unvisited by foreigners.

There is much to see and experience in the dynamic, cosmopolitan city of Sofia with its numerous parks and fascinating museums. Take a trip to the old town of Plovdiv to enjoy the area's unique architecture and the ancient Roman Theater. Or visit the old capital Veliko Tarnovo and the medieval citadel Tsarevets.

The locals are always eager to share the delicious secrets of traditional Bulgarian cuisine with visitors. Try "shopska" salad, "bob chorba" (beans soup), "meshana skara" (a mixed plate of grilled meat), and pair these delights with quality Bulgarian wine. And if you dare, try the "rakia" drink – a strong local traditional brandy. Whatever you choose, do not forget to say "Nazdrave!" (Cheers) to your friends and most importantly – enjoy beautiful Bulgaria.



Travel tips from employees in Globul, a new member of Telenor Group.



Sofia is the capital of Bulgaria, located in the western part of the country, on the Sofia Plain and on the lower slopes of mount Vitoshka. This is the largest Bulgarian city, with population of over a 1,3 million.

#### HERE ARE SIX TIPS FOR YOUR VISIT TO SOFIA:

- 01** Stay at the Hilton, Sheraton Sofia Hotel Balkan, Grand Hotel Sofia or one of the numerous cozy hostels.
- 02** Eat at a traditional Bulgarian restaurant, such as Vesseloto Selo, Edno Vreme or Vodenitsata.
- 03** Visit the Alexander Nevski Cathedral, National History Museum, Archeological Museum, National Art Gallery.
- 04** Take a picture in front of the National Assembly and Presidency of Bulgaria, Sofia Public Mineral Baths, National Opera and Ballet, Ivan Vazov National Theatre.
- 05** Listen to live music at the Sofia Live Club.
- 06** Walk in the Vitoshka National Park and enjoy the view of Sofia below.

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#### Telenor Innovation Centre

Telenor Innovation Centre is the showcase arena for new and upcoming innovation initiatives and a test-bed for new technologies in Telenor Group, especially from Telenor Digital and Telenor Research. It is optimized to host creative workshops in a digital world, based on a customized facilitation model. The Innovation Centre is a perfect arena for storytelling about innovation, and inspires new ideas on how Telenor's solutions can be adopted by our customers.

"The Innovation Centre is ideal for interaction between people and technology using multiple screens and tools. The Innovation Centre has been established as an inspiration to think out-of-the-box," says Arnfinn Nyseth, Manager of Telenor Innovation Centre and Visionarium.



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# Let's create a better internet together!

Telenor Group estimates that at least half a billion kids in Telenor markets alone will be using the internet in the coming years. For the millions of young users, internet opens the doors to fantastic vaults of information and learning...but also to risks of online theft, fraud, bullying, abuse and malware.

A pillar of our Internet of All movement is that every one of our new users should be equipped not just with the means to access the Internet, but with the right information and support system to be able to navigate this new world safely. We stand for a Safe Internet.

Learn more at [www.telenor.com](http://www.telenor.com).



## THE EVOLUTION OF THE CHEAP SMARTPHONE

When asked about the rise of the low-cost smartphone, Tim Cook, chief executive of Apple, responded that he is not in the "junk business". But one person's junk is another person's treasure. Telenor Group sees opportunity in the growing market for affordable smart devices, in order to provide high customer value at an affordable price.



"There are many barriers to get people on the internet, including the cost and availability of devices. This is something that we need to address in order to deliver on our strategy of Internet for All," says Holger Hussmann, VP Device and OS at Telenor Digital (pictured left).

Telenor has been collaborating with Mozilla since 2012, and its mutual efforts are centered on building the new operating system, Firefox OS, which enables Telenor to address the lower-end smartphone market.

At the 2013 Mobile World Congress in Barcelona, Telenor Group announced in detail its cooperation with Mozilla, with the aim of bringing Firefox OS-powered mobile phones to its customers in Central and Eastern Europe. At the end of last year, Telenor began selling the Alcatel One Touch Fire to customers in Serbia, and has also launched Firefox OS based phones in Hungary and Montenegro.

"There are some technical advantages in Firefox OS over other operating systems that make it easier to run it on lower spec devices, cheaper devices, and therefore it's an ideal solution to bring internet to people in the lower price markets," says Hussmann.

Telenor has a dedicated team within its Telenor Digital division that is contributing to the code development of Firefox OS. The devices are continuously being developed and upgraded to improve service quality and customer experience. Hussmann is astonished by the newest devices – prototypes as of now – scheduled to hit markets in the first half of 2014. These devices are clear indications of the positive evolution of low-end smartphones.

Telenor is committed to spreading mobile internet to all its customers across Asia and Europe. By embracing Mozilla's open web platform, Telenor aims to give more customers a high-quality mobile internet experience, complete with applications that are tailored to suit local needs. The development of the phone, which is based on HTML5, is in the hands of many, which ultimately enriches the experience for the customer.

Firefox OS is a truly open system that frees consumers and developers from the limitations of existing ecosystems through the use of the web as an access platform. Its design and construction with open source



also allows a constant and rapid evolution of the system through collaborative work with Mozilla.

"It needs to be a low cost, reasonably good device; there needs to be a very attractive service offering on the device; and then also a subscription which makes people use the device," Hussmann says. "If all three play together, then we have something we really can offer to people and make the customers really happy, because they can start using the internet at an affordable price."

In 2014, Telenor aims to bring Firefox OS phones to Asia, where the company has more than 140 million subscribers and is present in six markets, including Myanmar.

"Working with Firefox OS is the right technical choice," Hussmann says. "It's a young operating system which needs to evolve all the time. It's addressing the right market, and the way it's built makes it optimal for lower-end smartphones."

"I think that Mr. Cook will be very surprised when he sees these affordable devices performing so nicely," concludes Hussmann.



**+** Dr. Holger Hussmann, Head of the Devices and OS in Telenor Digital, oversees Telenor's global Device and OS strategy (development and execution), and manages the device portfolio in collaboration with sourcing and local business units across Telenor Group. He works closely with Firefox OS to bring devices to Telenor markets. With a Ph.D. in Technology, Mr. Hussmann previously worked for Nokia, within R&D, technology development, strategy, and project management. He is also one of the key people behind the Bluetooth technology, bringing it from idea phase to a reality on billions of devices.



WATCH  
FIREFOX OS  
DEVELOPERS  
IN ACTION

\* SOURCE: APPLEINSIDER, 19 SEPTEMBER 2013

# Trend WATCH

## 2014

**+** Robert Brunbäck is Chief Marketing Officer of Telenor Connexion, a leading enabler of connected services. Telenor Connexion is a fully owned subsidiary within Telenor Group solely focusing on designing and operating connected business solutions. Robert brings 15+ years of experience in large-scale M2M deployments, product development and go-to-market strategies on a global scene. Robert Brunbäck holds a M.Sc. degree in Marketing & Communications from Växjö University, Sweden.



Telenor Connexion's CMO Robert Brunbäck shares his take on the latest tech trends unveiled at the International Consumer Electronics Show (CES) 2014 in Las Vegas.

With over 150,000 attendees and 3,200 exhibitors in Las Vegas, the Consumer Electronics Show gives an early indication for where the consumer electronics market is headed. As electronics is becoming an integral part of nearly any product nowadays.



### 03 Mommytech

"Mommytech" means anything from smartphone-connected baby monitors to sensor-equipped toothbrushes. Sensemother showcased a smart hub with 12 different apps to make life simpler at home. This includes small motion "cookies" which can be attached to different things and send real-time information, such as when a vial of medicine was used, when the kids returned from school or if there's been a break-in in the home. These "apccessories" are often closely tied to the smartphone and increasingly becoming an important part of daily life.



### 04 Connected smart toys and kids gadgets

As sensor and connected technology is getting cheaper and smaller it tends to find its way into toys and kids gadgets. One innovative new product is Ibitz – an activity tracker for kids bundled with an online game. The idea is simply to provide rewards to kids within the game for physical activity engaged in outside the game. Another is Sphero. It looks like a simple plastic ball but is a combination of a robot, gyro and accelerometer. It is bluetooth-enabled and steered by your smartphone.

### 05 Robotics

Not surprisingly, robots in all forms draw a lot of attention at CES. More and more advanced robot vacuum cleaners are now followed by robot window cleaners. This includes the Ecovacs winbot and home aid robots aimed at the consumer market. Another example is the Paro therapeutic robot that looks like a baby seal with fur and is meant to become a companion or substitute for an ordinary pet. It is intended to release stress and support people for example suffering from depression.



### 06 Health & Wellness products

CES was flooded with health and wellness products, all increasingly connected either through built-in connectivity or via the smartphone. These products send data to the cloud to help you to keep track of your body functions and activity levels. Vancive demonstrated the Metria solution, which is almost like a band aid that measures calorie burned, activity and sleep pattern. Even beds are getting smarter. Bed manufacturer Sleepnumbers launched the SleepIQ app in which you get detailed information about your sleep pattern collected in the cloud.

### 07 Connected cars

Car manufacturers are launching more and more advanced connected services, moving far beyond the vehicle-centric services such as remote diagnostic and e-Call. Infotainment, real-time navigation, music streaming and internet hotspots are being deployed, not only in premium segments but as more integral parts of standard cars. Chevrolet is integrating 4G services and internet hotspots across multiple models. And of course, born connected electric and hybrid vehicles, such as the Toyota I-road, drew huge attention. It is evident that Internet-enabled services in cars can make driving safer, greener and more convenient, all key selling points for most car manufacturers.



### 01 Connected sports

It's time to become your own coach. Internet connectivity is enabling smarter, more valuable and more fun sporting goods and services. Take a look at Zepp labs sports motion sensors, which are tailored to analyze and help improve your golf, baseball or tennis performance. For example, the baseball app lets players and coaches review swings in 3D and measure important aspects of each swing, such as bat speed and angle at impact. It tracks progress and trends over time, compares your swing to the pros, and even offers personalized tips.



### 02 Wearable technology

Wearable sensor technology comes in many forms and it can be integrated in your clothes or the soles of your shoes, like Footlogger. Even smart jewelry was demonstrated at CES this year – making it possible to update integrated jewelry images via Bluetooth. Reebok showcased Checklight, which is a small impact detector for contact sports to alert you to a potentially dangerous impact.



### 08 The smart home

The smart home has gained some momentum this year and we are starting to see more products and services that focus on user value and usability rather than simply technology. There were numerous products for the home environment, such as smart plugs, connected lightning, smart thermostats and fire alarms, connected doorbell/camera coupled with remotely controlled door locks, smart kitchen appliances, smartphone-controlled watering of indoor plants and more. All of this is of course side-by-side with the all-connected TVs, game consoles and Hi-Fi systems. Notably, there is now more focus on tying everything together rather than serving as totally separate streams and apps.



Thomas Couronné, Senior Scientist at Telenor Research, puts you to the test. Take his quiz and find how much you really know about all things Big Data.

1. What do telcom companies use Big Data for?

- a. Understanding the customer
- b. Automating coffee machines
- c. Managing pets

2. What are the "three Vs" of Big Data?

- a. Vampires, Voice, Voodoo
- b. Volume, Velocity, and Variety
- c. Vision, Value, Visualisation

3. Approximately how much data exists online today?

- a. 5 million terabytes
- b. 6 million chocolatebytes
- c. 1.2 million telcobytes

4. Approximately, how many megabytes are in a petabyte?

- a. 2
- b. 1 billion
- c. Gazillion

5. Between 2012 and 2013, people wishing each other Happy New Year drove a surge in smartphone data by what percentage?

- a. 1%
- b. 2%
- c. 500%

6. How much data does the Internet carry each day?

- a. 6 petabytes
- b. 10 gigabytes
- c. 1,826,000 terabytes

7. 48 hours of video are uploaded to YouTube every minute, resulting in nearly

- a. 8 years of content every day
- b. 2 "Titanic" full-length films
- c. 10 new comments

8. What percentage of organizations now have a data scientist on staff?

- a. 100%
- b. 95%
- c. 25%

9. The Indian government's Big Data project named Aadhar has ambitions of becoming the world's largest biometric database by 2014. It has an objective of capturing what percentage of the India's population?

- a. 5%
- b. 50%
- c. 100%

10. Every two years, the world's data is multiplied by

- a. 2
- b. 50
- c. 100

**YOUR SCORE:**

**8-10 correct:**  
You are a BIG DATA genius!

**4-7 correct:**  
You may know a little, but you still have a long way to go. It's time to hit the books and boost your BIG DATA competence.

**1-3 correct:**  
Fail! It's time to consider a career outside the BIG DATA realm.

# TEST YOUR BIG DATA IQ

Thomas Couronné is a Senior Scientist at Telenor Research, where he is exploring new ways to empower consumers by transforming big Telco data into tangible, affordable information.

He has extensive knowledge of quantitative sociology, and applies advanced design methods to unfold individual and collective behaviors. He holds a PhD in Cognitive Sciences (2007) from Institut national polytechnique de Grenoble, France.

Follow on twitter @TelenorResearch or read more at [www.telenor.com/innovation/research](http://www.telenor.com/innovation/research)

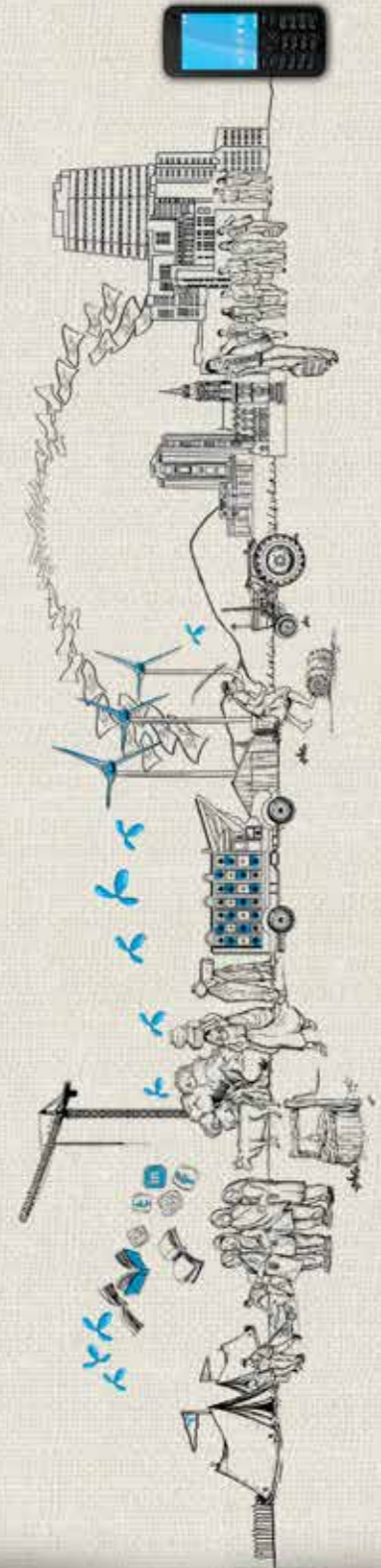


**ANSWERS:**

- 1a. Understanding the customer
- 2b. Volume, Velocity, and Variety
- 3a. 5 million terabytes
- 4b. 1 billion
- 5c. 500%
- 6c. 1,826,000 terabytes
- 7a. 8 years of content every day
- 8c. 25%
- 9b. 50%
- 10a. 2



# Celebrating 30 million empowered lives

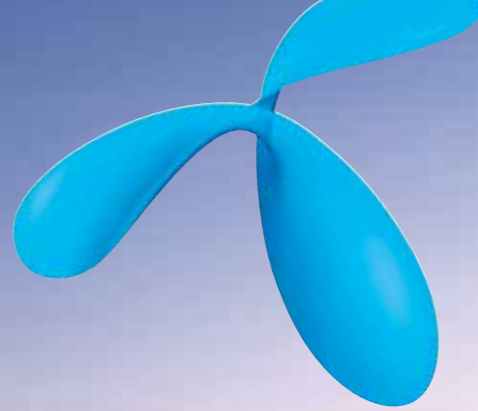


Thanks to millions across Pakistan who have joined Telenor's journey of empowerment, exploring a future full of possibilities through mobile technology.

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