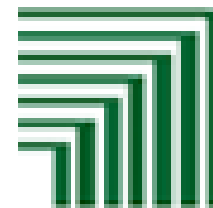




**CHANGING LIVES**  
**CHANGING AFGHANISTAN**

# ROSHAN'S International partners

- AKFED (51%)
  - Industrial Promotion Services branch
  - AKFED is part of the Aga Khan Development Network (AKDN)



- Cable & Wireless
  - Monaco Telecom (36.75%)



- TeliaSonera (12.25%)



# ROSHAN BEGAN WITH SOCIAL DEVELOPMENT

- Founded in 2003
  - State of the market: unserved
  - Fewer than 100,000 mobile users
- Initial goals
  - Connecting Afghans with each other
  - Social development
  - Economic development
  - Partner in reconstruction
  - Ethical business practices



# ROSHAN'S 10 YEARS OF PROGRESS



## Bringing a voice to the Afghan people

- 71% of Afghans have access to network
- 60% geographic coverage

## Investing in the people

- Largest private employer
- Directly employs 1100 people – 97% are Afghans, 19% are women
- Indirectly created over 30,000 jobs

## Pioneering Achievements

- Mobile Money
- Call Center
- Blackberry service
- Network Operations Center (NOC)
- International quality standards (ISO)



# Investment in infrastructure

- Invested nearly \$600 million in infrastructure
- Largest taxpayer, aiding reconstruction process
  - Contribute over 5% of the government's budget; nearly \$400 million in taxes paid to date



## Committing to the communities:

- 200,000+ lives affected
- Over \$6.5 million in investments
  
- Focus on children, women, families
  - Serve 500,000 meals/year with Aschiana
  - Delivered 32 e-learning centers
  - Constructed 26 playgrounds
  - Installed 155 wells
  - Built 10 schools
  - Connected 4 hospitals with Telemedicine
  
- International recognition for the program:
  - CSR Program of the Year
  - Best Community Development Project
  - Best Education Project
  - Best CSR Contribution

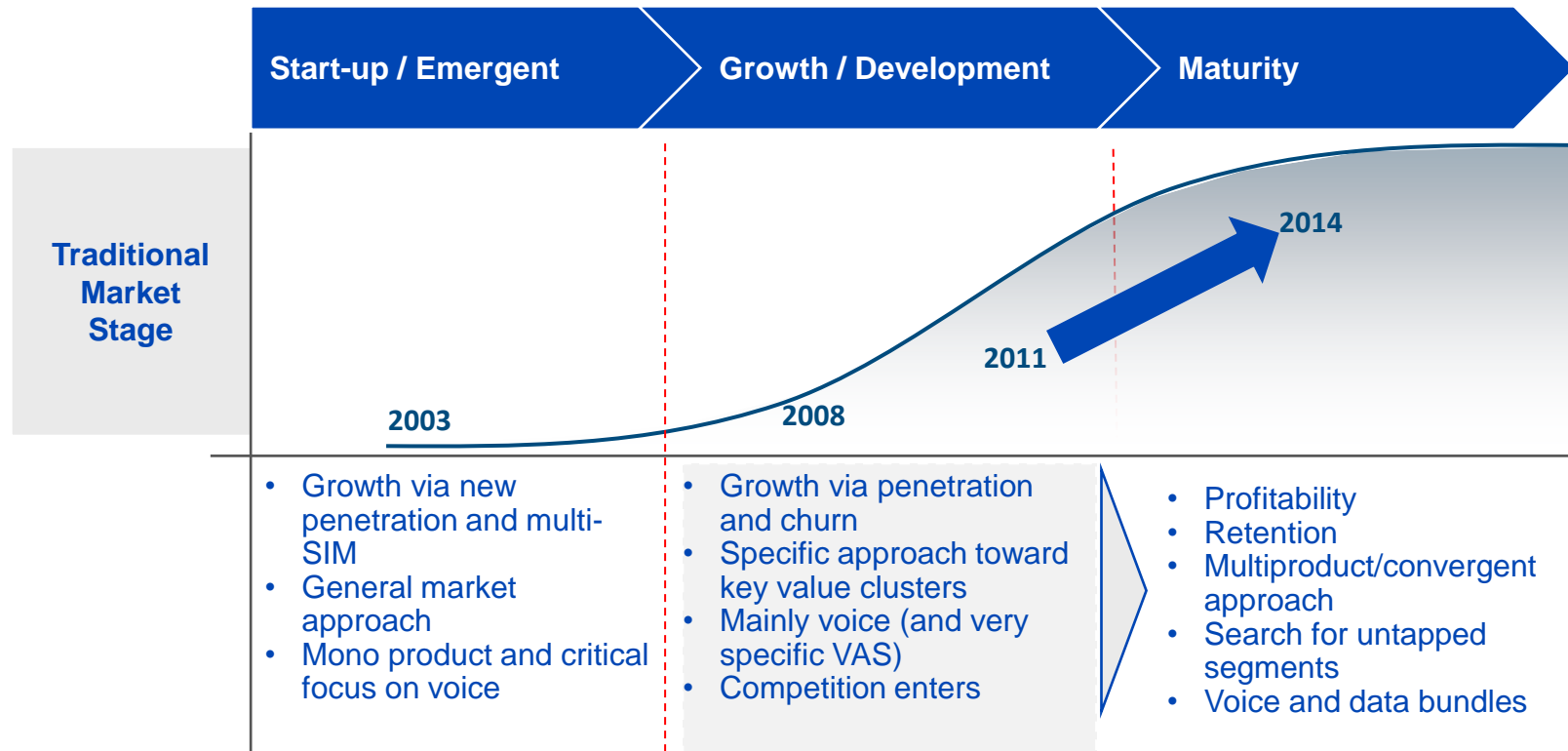


## Receiving international recognition:

- International Business Awards, Innovation (2013)
- Sustainability Commercialized Award, M-Paisa (2013)
- Global Leadership Award, TMT Finance, (2013)
- Best Customer Care, World Comms Awards (2012)
- Best Private Company, Ethical Corporation (2012)
  
- Certified B-Corporation, B-Lab (2013)
- ISO-Certified: Customer Care, Sales, Technology (2012)



# A FAST GROWING MARKET



- 6 million customers
- Total market of 17 million customers and a penetration rate close to 60%
- Hyper-competitive market with 5 major operators, 2 of which are major regional players



# M-PAISA: SAFE, SECURE, CONVENIENT

- Launched first mobile money transfer service in Afghanistan in 2008
- Reducing corruption
  - Disburses approximately \$6 million in salary payments each month, including those of the Afghan National Police
- Uses for M-Paisa
  - Salary payments
  - Purchase airtime
  - Merchant/bill payment
  - Peer-to-peer money transfer
  - International money transfer through Western Union
  - Micro-finance loan disbursements and repayments
  - Humanitarian Payments
- On track for more than \$250 million in transactions in 2013
- Piloting micro-savings program with Roshan employees



- Solar Energy:
  - More than 75% savings per tower
  - 24 towers operational
- VDTC
  - Maximizes efficiency of generator
  - 30-40% savings
  - 49 sites operational
- Free Cooling
  - Fresh air cooling to reduce energy needs
  - 15-20% savings per tower
  - 12 units operational
- Hydromix
  - Produces instant hydrogen for combustion to increase fuel efficiency
  - 10-15% savings per tower
  - 100 sites to be live by end of 2014



# Plans for The next 10 years

- Continuing conversion to sustainable energy
- Continued deployment of 3G Jahaan (“the world”)
  - Greater access to the world for Afghans
- Expanding geographic coverage
- Using mobile technology to support other sectors
  - Applications & Content
  - Health: telemedicine
  - Education: e-learning
  - Banking: M-Paisa
- Developing Afghan leadership:
  - 73% of the senior management team are Afghan Nationals
- The reality is that ethical, professional businesses can succeed in Afghanistan





# THANK YOU

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