

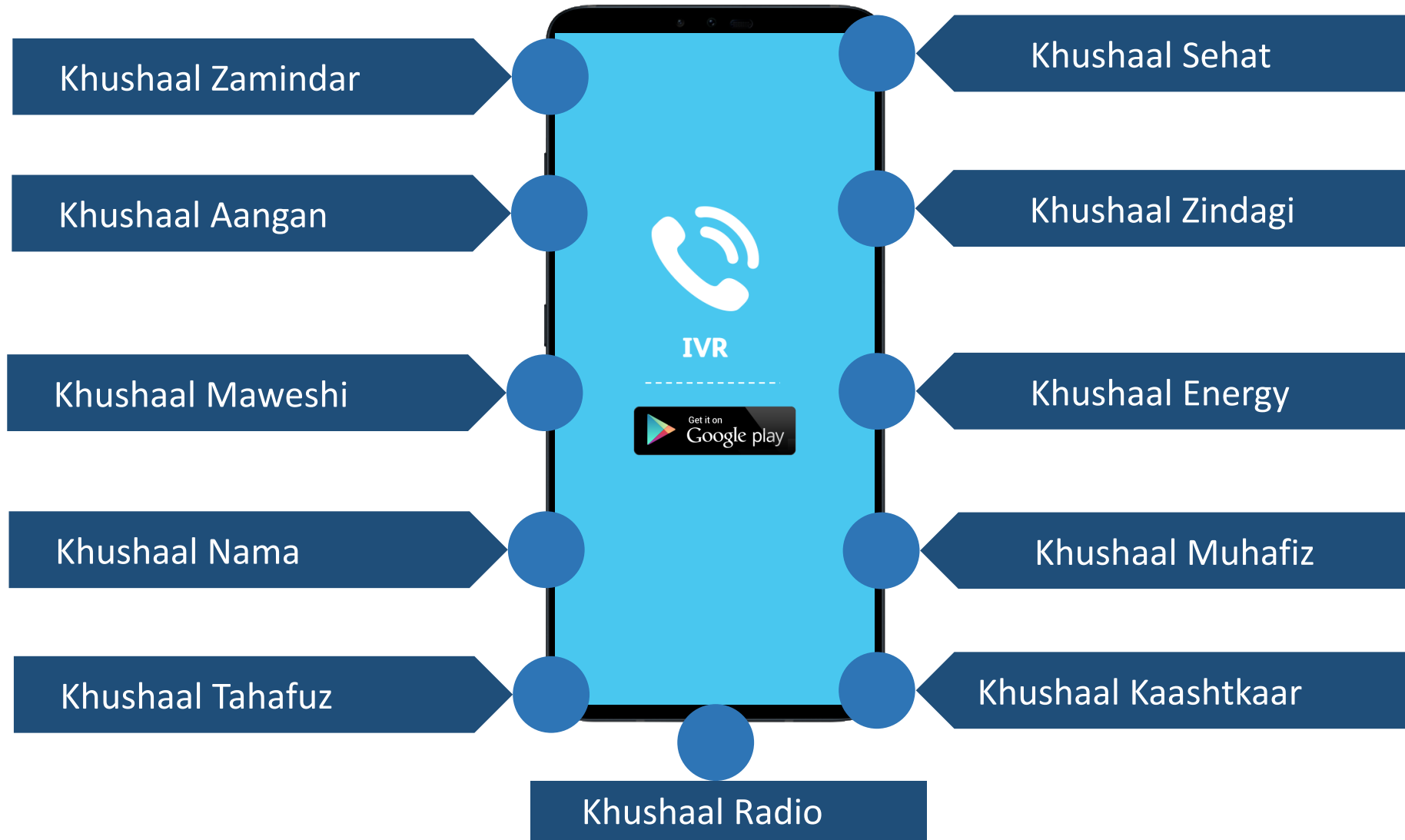


ALL IN ONE mAGRI





Khushaal Zamindar Products

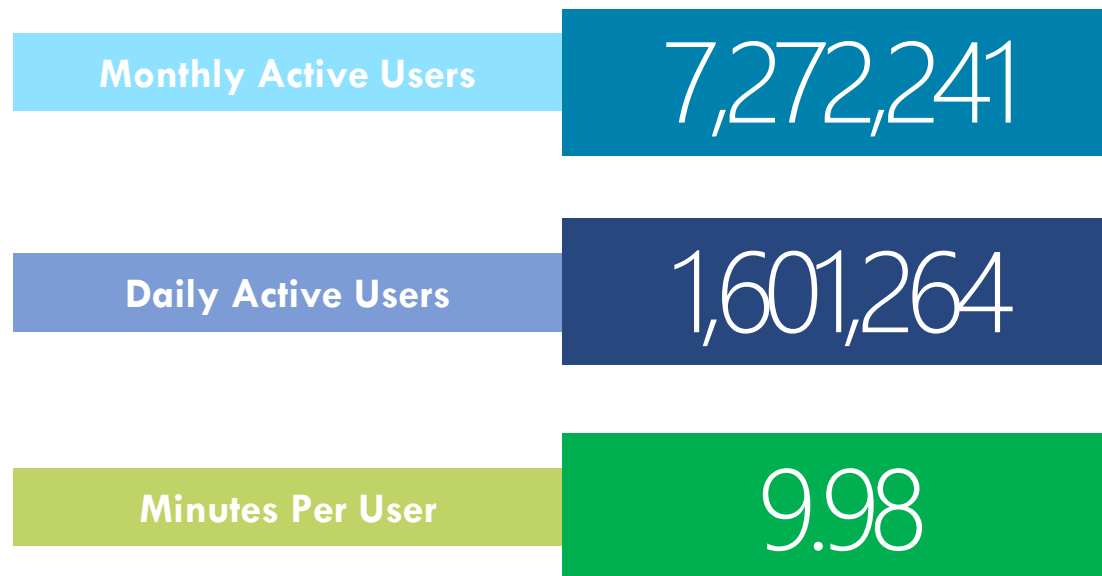




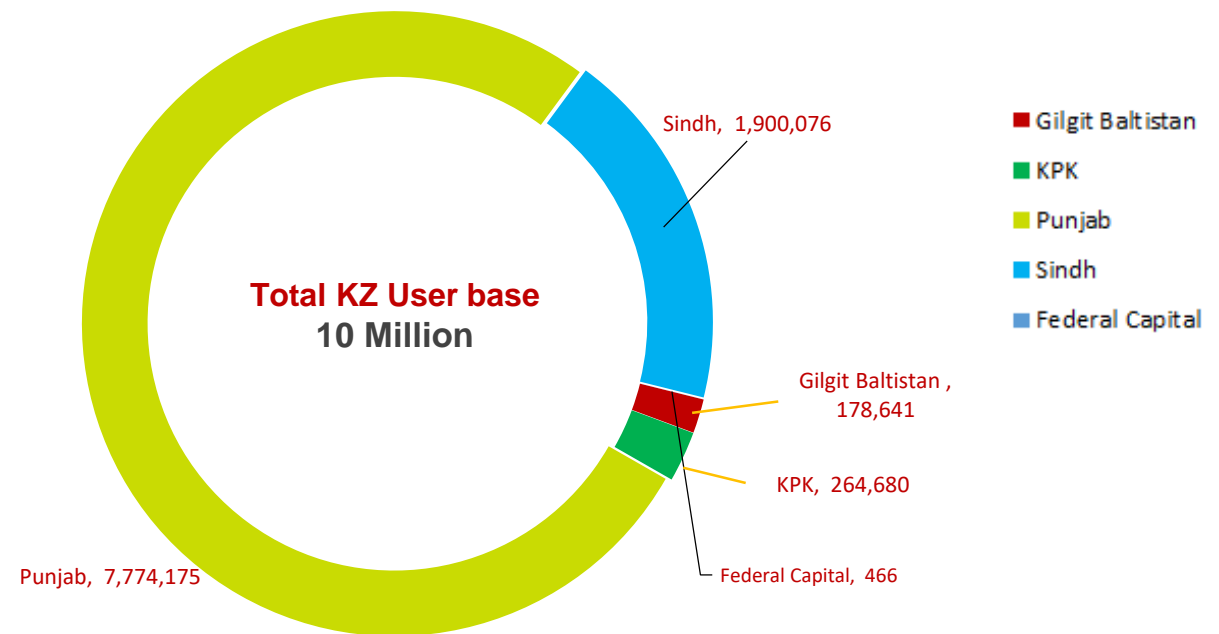
Telenor Khushal Zamindar (7272) Platform

- An Interactive Voice Response, robot-call and SMS-based service for Pakistani farmers
- Provides localized, contextualized and customized weather forecasts and actionable agriculture advice, including information on a range of cash crops, fruits and vegetables, fodder and Livestock
- Services are available in Punjab, Sindh, Khyber Paktunkhwa & Gilgit Baltistan

Users Stats :



Province Wise MAU:





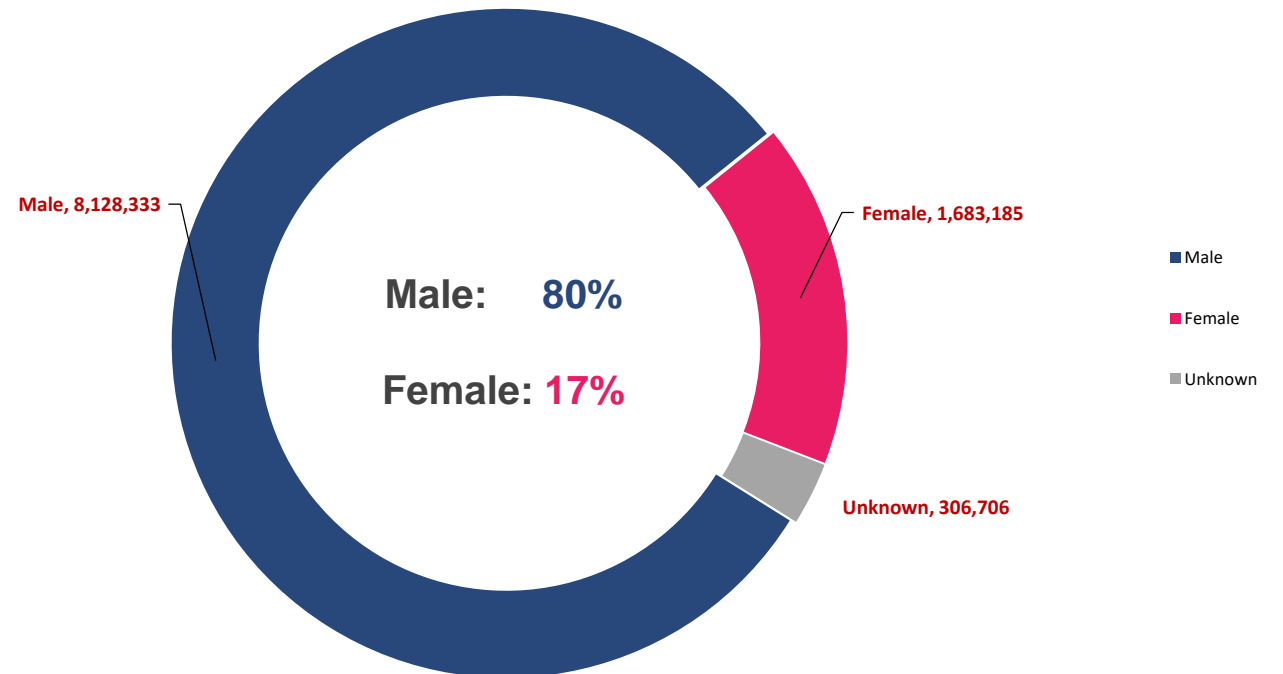
Telenor Khushal Zamindar (7272) Platform

- **78%** of the Khushal Zamindar user base resides in rural area
- The Active user is the one that makes OBD and IBD call in a month

Classification of Users:

Classification	Users
Rural	5,704,451
Tier 2/3	801,223
Urban	714,876
Unknown	51,691
Total	7,272,241

Gender Wise Classification:



Concern Worldwide Project Overview

CONCERN
worldwide



Brief Scope

The contract “Service Agreement for Connected Agriculture Platform Punjab (CAPP) Application usage between Telenor Pakistan and Concern worldwide” was signed on 1-Aug-18 for a one year period and **total 175 farmers on boarded** with details of the services given below:-

- 09 CAPP Applications Usage for 175 farmers
- Telenor Prepaid SIM card provided per user
- Telenor 1 GB Data Package per farmer per month per user
- Training on CAPP Applications
- Call Center Support through 9897 Helpline

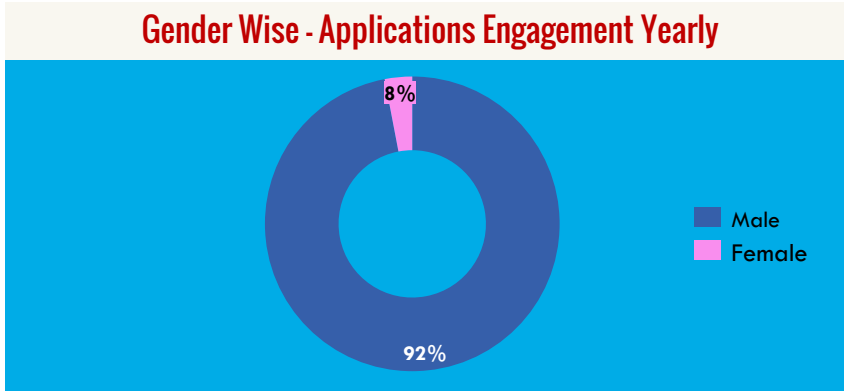
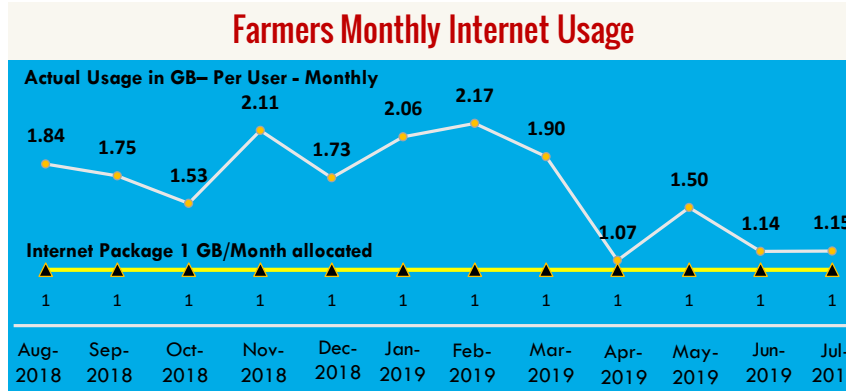
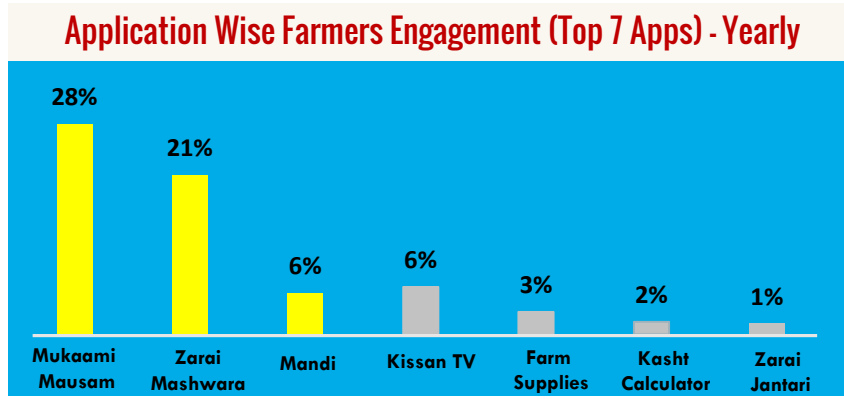
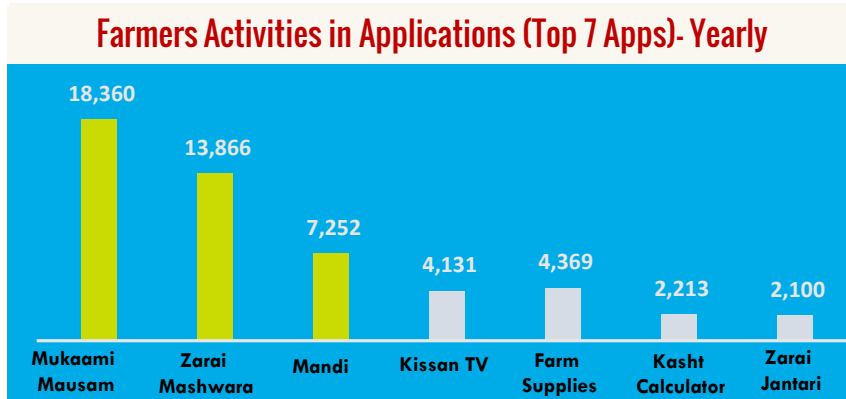


Concern Worldwide Project Outcome



- **Rapidly Responded to cause:** Enabled farmers and provided them authentic and accurate weather updates and addressed their crop management issue thus the **most liked application by Farmer is “Mukaami Mausam”**
- **Innovative and sustainable solution:** What is more convenient then to get authentic information related to agriculture updates on one click. Our designed applications are based on our 696 hours of research in the field among farmers by following Human Centric Design methodology thus resulting into **65,640 activities performed by 175 farmers in a year under this contract**
- **Committed to go Extra Mile:** Trained farmers by providing **hands on training on applications usage and installation of application** on their handsets at Facilitation Centers equipped with multimedia facility, established in their nearby vicinity for ease and easy access for retraining and support.
- **Listen to the Farmers Need:** Earlier farmers use to get weather advisories through local resources and means however by providing them Telenor Pakistan Internet in this program that enabled that to view most updated weather in their own application with accuracy up-to 1x1 km farmers. The **farmers Internet usage was enormous and they have used doubled the internet bucket of 1Gbps**
- **Believing in Equality:** Targeting the farmers in rural areas in Rajanpur District in Multan where wheat, Cotton and sugercane are the main crops. However with this platform total 21 Females and 154 male farmers were benefited. Females response was encouraging with **8% females were response over an year time in using these applications.**

Concern Worldwide Project Stats





How we Supported Community in Covid Situation

How We Are Helping
#TelenorSaathHai

- Khushaal Zamindar**
COVID-19 related health and prevention advisory services in local languages for FREE
Dial 7272
- Khushaal Sehat**
PMDC certified doctors available on call to provide consultation on COVID-19 for Rs. 8/week
Dial 727233
- Khushaal Zindagi**
Offering health insurance of upto Rs.100,000 against healthcare costs for Rs. 2/day
Dial 727234
- Khushaal Nama**
Live shows and hourly updates by medical professionals on COVID-19 for Rs. 5/week
Dial 727288



Cash Disbursement Flow through Telenor Bank





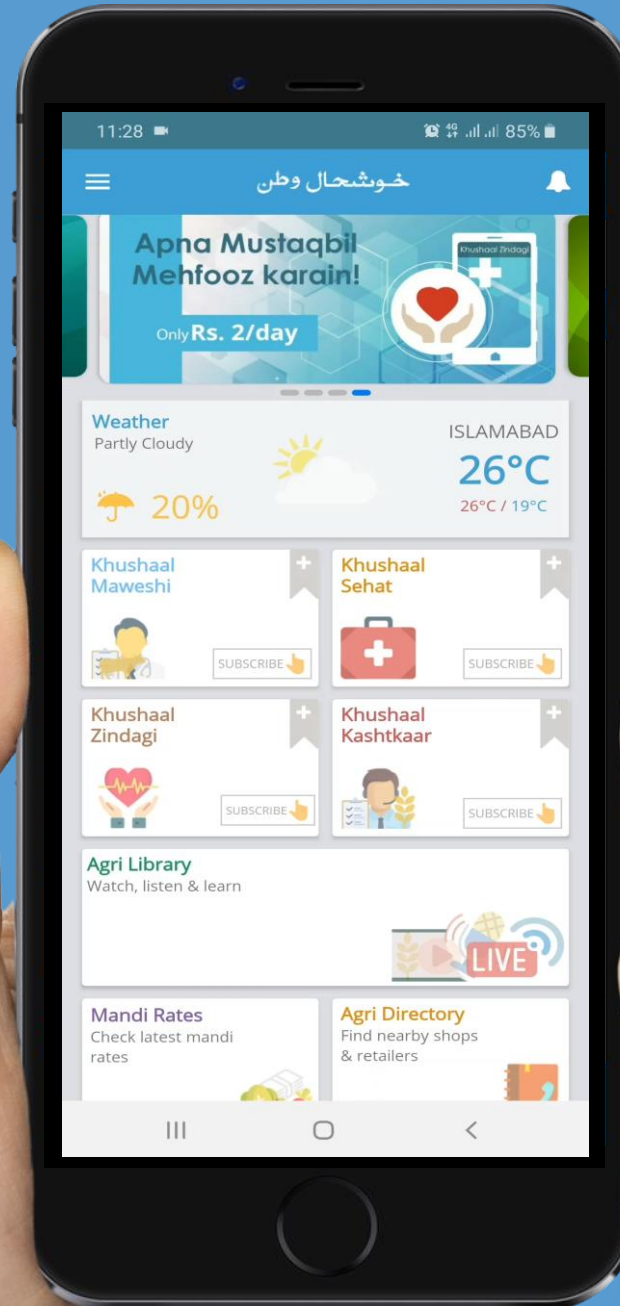
Khushaal Zamindar

Khushaal Zamindar is a platform where farmers can access information about their agri and livestock livelihood.

Today it has become a community of over 7 million farmers

The platform will now also be available via smart phone app (Khushal Watan) on Google Play

Available on:





Khushaal Zamindar IVR

Khushaal Zamindar (7272) is a free of cost IVR, robo-call and SMS based service which provides weather forecasts and actionable agriculture advisory to farmers. It provides information on a range of cash crops, fruits and vegetables, fodders and livestock in three different languages. The service is spread across Punjab, Sindh, Gilgit Baltistan and Chitral. The service also has weekly live shows with experts engaging with the users. Around 20% of the users engaged on the service are females

How to access our services?

- Khushaal Zamindar can be subscribed from any mobile phone with Telenor connection by simply dialing 7272.

Do I need a subscription to access?

A user has to subscribe only once that is free of cost with a Telenor connection to access content on both of these services.

What are the charges?

The service is free of cost.



Khushaal Watan Smartphone Application:

Khushaal Watan smartphone application is a free of cost android application that provides accurate weather forecasts, actionable audio/video content and relevant agricultural information like mandi rates, area wise agricultural directories and discussion forums that can help farmers improve their yields at lesser costs. The application is available in both English and Urdu languages.

How to access our services?

- Khushaal Watan smartphone application can be downloaded from Play Store free of charge on any android mobile (Version 5.2 and above).

Do I need a subscription to access?

You just need to download the app and sign up on the app for free.

What are the charges?

The basic application is free of cost with some subscription based paid features.



Khushaal Sehat:

Khushaal Sehat is a digital health helpline where users can get access to a PMDC certified medical doctor for all their health and wellness related consultations. Medical doctors are available every day except Sunday from 9:00 am to 9:00 pm.

How to access our services?

Khushaal Sehat can be accessed from any mobile phone with Telenor connection by simply dialing 727233.

Khushaal Sehat can also be subscribed from the Khushal Watan smartphone application.

Do I need a subscription to access?

Yes, a weekly subscription is needed to access this feature.

What are the charges?

Rs. 8/week (tax inclusive)



Khushaal Zindagi:

Khushaal Zindagi is a health insurance scheme that aims to provide access to quality health care and protection from financial risk due to health related costs. Customers would be able to claim up to a maximum of Rs.600,000/month for their medical consultations and tests.

How to access our services?

Khushaal Zindagi can be accessed from any mobile phone with Telenor connection by simply dialing 727234. Khushaal Zindagi can also be subscribed from the Khushaal Watan smartphone application.

Do I need a subscription to access?

Yes, a daily subscription is needed to access this feature.

What are the charges?

Based on the policy you choose.

Product Segments

Amount	Monthly Amount	Cover/Night	Cover/Year
2	60	3,333	100,000
6	180	10,000	300,000
12	360	20,000	600,000

All amounts mentioned above in table are in PKR



Khushaal Kaashtkaar:

Khushaal Kaashtkaar is a digital helpline designed to reach people who are in far flung areas and to provide them with expert agri advisory via phone and video calls. Agri Experts on this service are available from 9 AM to 9 PM to answer all agriculture related queries.

How to access our services?

Khushaal Kaashtkaar can be accessed from any mobile phone with Telenor connection by simply dialing 727235.

Khushaal Zindagi can also be subscribed from the Khushaal Watan smartphone application.

Do I need a subscription to access?

Yes, a weekly subscription is needed to access this feature.

What are the charges?

Rs. 8/week (tax inclusive)



Khushaal Aangan:

Khushaal Aangan is a free IVR service where we are nurturing a community of female farmers to facilitate their success. The service is designed as a 24/7 go to place for guidance on how to increase their livestock productivity and improve their family's health through nutrition, health and hygiene focused advisories. It also allows the community to engage with female experts for more interactive weekly live sessions.

How to access our services?

Khushaal Aangan can be accessed with Telenor number by just dialing 7272-51.

Do I need a subscription to access?

A user has to subscribe only once that is free of cost with a Telenor connection to access content on both of these services.

What are the charges?

The service is free of cost.



Khushaal Maweshi:

Khushaal Maweshi is a tele veterinary service where users can get access to a PMVC certified veterinary doctor for all livestock related queries by simply dialing 727244. Veterinary doctors are available every day except Sunday from 9:00 am to 5:00 pm.

How to access our services?

Khushaal Maweshi can be accessed from any mobile phone with Telenor connection by simply dialing 727244. Khushaal Maweshi can also be subscribed from the Khushaal Watan smartphone application.

Do I need a subscription to access?

Yes, a weekly subscription is needed to access this feature.

What are the charges?

Rs. 8/week (tax inclusive)



Khushaal Tahaffuz:

Khushaal Tahaffuz is a crop insurance scheme that aims to provide financial protection to farmers in case of loss due to crop disaster.

How to access our services?

- Farmers can claim input costs for their crops across multiple value chains including but not limited to wheat, sugarcane, Rice, Cotton, Maize and potato.
- Eligibility Criteria; Minimum land size of farmer should be 2.5 acres, Land Documents or passbook (In case of leased land need Owners Name and khasra number) of the land being insured and original CNIC of the applicant
- Khushaal Tahaffuz can be accessed from any mobile phone with Telenor connection by simply dialing 727238.
- Farmers will get the claim from adamjee directly by calling on helpline 0800-000242
- Currently launched in Districts Faisalabad, Gujranwala, Sialkot, Jhang, Mandi Bahuddin, Kasur, Narowal, Sheikhupura, Okara

Do I need a subscription to access?

No Subscription required

What are the charges?

Per acre insurance charges of Wheat Rs.990 per, Sugercane Rs. 2,610, Rice Rs. 1,710, Cotton Rs. 3,060, Maize 2,640, Potato Rs. 5,520



Khushaal Radio:

Khushaal Radio is an infotainment platform which has multiple branches for information and entertainment purposes of our users. This includes NEWS, crime reports and dramas (comedy and serious)

- **How to access our services?**

Khushaal Radio can be accessed from any mobile phone with Telenor connection by simply dialing 727287.

- **Do I need a subscription to access?**

Yes, a daily subscription is needed to access this feature.

- **What are the charges?**

Rs. 2/day (tax inclusive)



Khushaal Nama:

Khushaal Nama is a live radio service that aims to provide agritainment content to rural community of Pakistan. The transmission has a mix of live shows, documentaries & advisories. The live show has quiz of agri related content, and the winner gets Telenor mobile balance of up to PKR 300.

How to access our services?

Khushaal Nama can be accessed from any mobile phone with Telenor connection by simply dialing 727288.

Do I need a subscription to access?

Yes, a weekly subscription is needed to access this feature.

What are the charges?

Rs. 5/week (Tax inclusive)



Khushaal Muhafiz:

Khushaal Muhafiz is an accidental life insurance scheme which promises to pay upto 20 lakh Rs to the beneficiary of the deceased one

How to access our services?

Khushaal Nama can be accessed from any mobile phone with Telenor connection by simply dialing 727237.

Do I need a subscription to access?

No Subscription charges

What are the charges?

Customer pays Rs.2, Rs.6, Rs.12 (Inclusive of Tax) daily from their mobile balance to get the service.

Daily Price Deduction from Balance	Monthly Price Insurance (PKR)	Cover Up-to (PKR)
2	60	300,000
6	180	900,000
12	360	2,000,000



Khushaal Energy:

Telenor Pakistan and Nizam Energy, one of the leading names in the alternative energy sector have joined hands to offer solar systems to rural audience of Pakistan. The offerings include solar systems both for tube wells and domestic usage.

How to access our services?

Khushaal Energy can be accessed from any mobile phone with Telenor connection by simply dialing 727236.

Do I need a subscription to access?

No Subscription charges

What are the charges?

To be discussed as per requirement



Products Information:

Solar Tube Well (Including Pump, Pipes and Accessories)

- European Pump
- European Solar Pump Inverter
- Solar Panel (Tier 1 Top Brand)
- PV Mounting Structure
- Delivery Pipe with Accessories
- PV Disconnect Switch
- Cable & Accessories
- Safety Rope with Accessories
- System Accessories
- Installation Charges

Types of Pump:

- Submersible Pumps
- Surface Pump

Conversion of Existing Pump to Solar (Without Pump, Existing Pump will be powered by Solar)

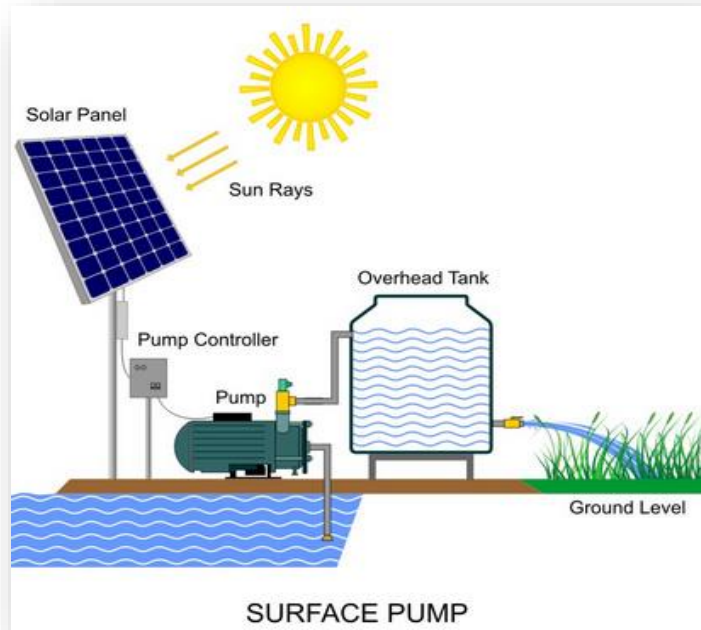
- European Solar Pump Inverter
- Solar Panel (Tier 1 Top Brand)
- PV Mounting Structure
- PV Disconnect Switch
- Cable & Accessories
- System Accessories
- Installation Charges

Solar DC Home System (Solar System for Basic Daily Use load)

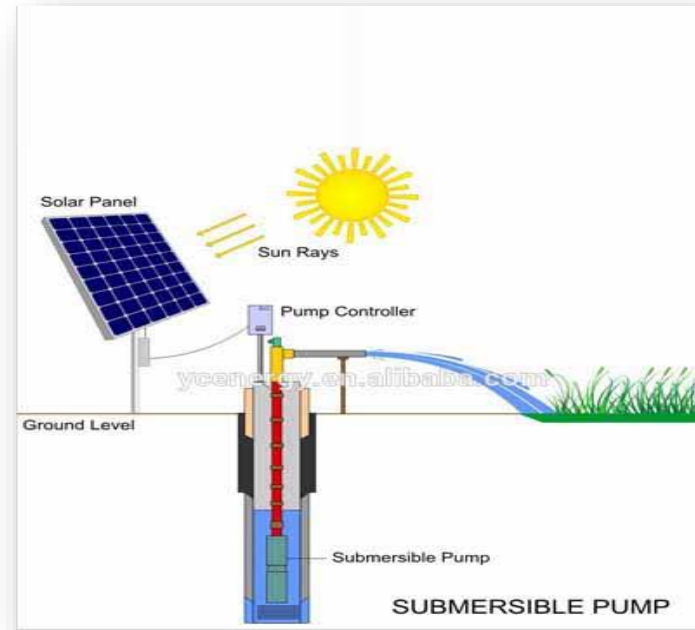
- 55 Ah Battery & MPPT Charge Controller
- 100W Solar Module
(with 5 Meter Connecting Wire & Mounting)
- Bulb Holder with 3 Meter Wire (Qty 3)
- 3 Watt LED Bulb (12 V DC) 450 Lumens (Qty 3)
- USB Cell Phone Charger
- 22W, 16", DC Pedestal & Fan
(with Connecting Wire)



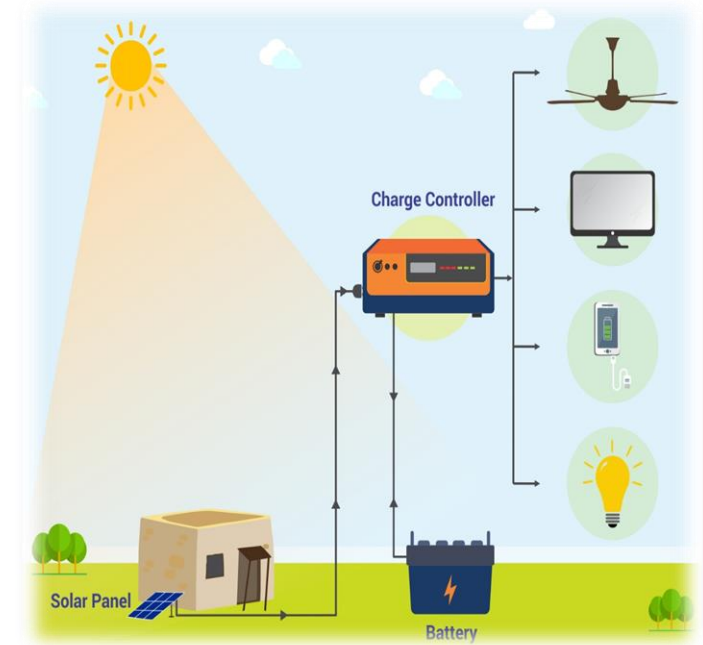
Products - Diagrams



Solar Surface Pump



Solar Submersible Pump



Solar DC Home Solution



Product Warranties

10 Years / 25 Years
(Product Warranty) / (Performance Warranty)

Tier 1 Compliant

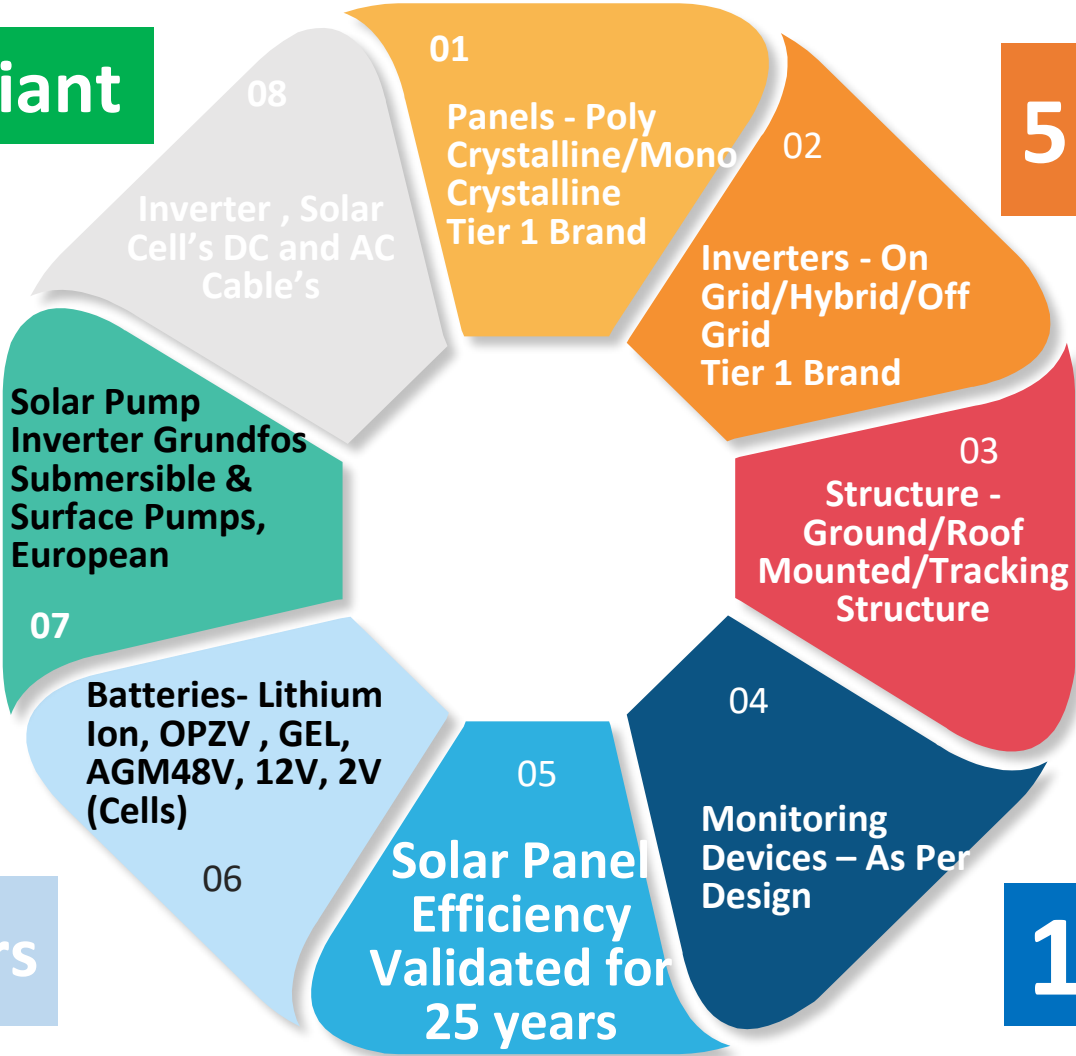
5 – 10 Years

2 Years

10 Years

0.5 - 5 Years

1- 5 Years



80 %

Product Cost



Items	Variables	Amount (PKR)/Farmer
Solar Tube Well Solution (Complete/Conversion)	Pump Horse Power (2 ~ 50 HP) Depth of Bore (10 ft ~ 400 ft) Delivery of Tube well (0.5 ~ 6 Inches)	0.4 M ~ 1,568,183 M
DC Home Solution	-	57,500

Note:

1. Prices are Inclusive of Taxes. Change In Govt Policies may lead to change in Prices.
2. The actual amount to be charged to farmer will be based on survey of site hence count of farmers may Increase or Decrease

Thank You