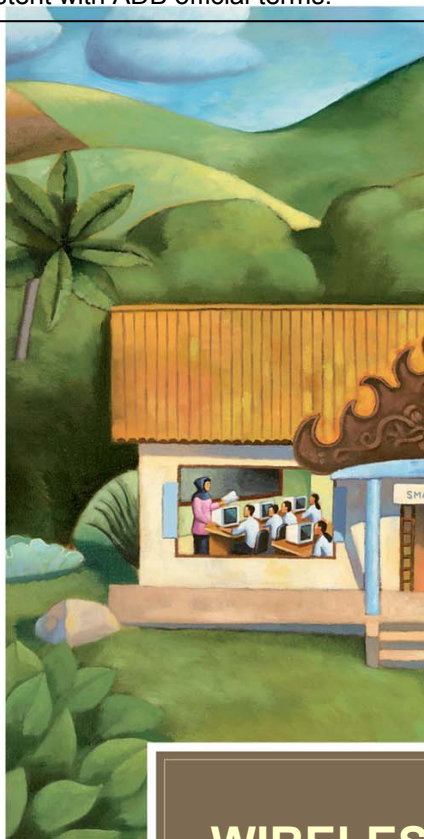




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WIRELESS REACH™

Japan Microfinance Symposium – May 10, 2007





QUALCOMM OVERVIEW

- Established in 1985 in San Diego, California, QUALCOMM: began as a six-person communications technology company co-founded by Dr. Irwin Mark Jacobs.
- The Company's first business was OmniTRACS®, a method of delivering data wirelessly to and from shipping vehicles and their dispatchers.
- QUALCOMM commercialized a digital wireless technology called Code Division Multiple Access, or CDMA.
- QUALCOMM played a vital role in the development of CDMA2000® and WCDMA (also known as UMTS)—two of the world's most widespread 3G (third generation) wireless standards.
- A global leader in developing and delivering innovative, end-to-end wireless products and solutions. Its primary business is the development of wireless chipset solutions and licensing.
- Employs more than 11,000 people around the globe. Customer base includes the world's premier handset and infrastructure manufacturers, and partners include leading wireless network operators





QUALCOMM's Wireless Reach™ Initiative *Empowering Citizens of the World through Effective Partnerships*

- QUALCOMM believes access to advanced wireless voice and data services improves people's lives.
- Our Wireless Reach initiative supports programs and solutions that bring the benefits of connectivity to developing communities globally.
- By working with our partners, Wireless Reach projects create new ways for people to communicate, learn, access healthcare and reach global markets.





Empowering Citizens Globally Through Effective Partnerships





Microfinance in Shaanxi and Ningxia, China *Enabling Rural Innovation & Entrepreneurship*



- QUALCOMM is donating 1,000 CDMA handsets pre-charged with a China Unicom-donated service voucher of RMB20 per month valid up to two years, to PlaNet Finance's network of microfinance workers and loan recipients.
- The program takes the benefits of mobile communications to rural microfinance initiatives in China, helping entrepreneurs boost their economic activity using CDMA handsets.



Microfinance in Shaanxi and Ningxia, China

Enabling Rural Innovation & Entrepreneurship



"Since we have started using these phones, we are getting much better prices from the people who are buying our livestock, because now we know what the prices should be and we are able to ask for the best price possible"

- Quote from a villager in Yanchi County, Ningxia



Village Phone Project - Indonesia

- Grameen Technology Center, an initiative of Grameen Foundation, has created the Village Phone program that combines the power of **microfinance** with the benefits of **expanding access to communications**
- A local small businessperson purchases a cellular phone and service plan with a micro-loan and then retails the “minutes” to her friends and neighbors.
- The Village Phone model generates wide scale benefits in a **win-win-win-win scenario**:
 - Community members benefit from access to affordable telecommunication services;
 - Microfinance borrowers (phone operators) benefit from operating a thriving and sustainable business;
 - Microfinance institution(s) benefit from establishing a new product and revenue stream;
 - Telecom operator(s) benefit from new subscribers and increased airtime on existing infrastructure.





Village Phone Project - Indonesia



QUALCOMM and Grameen Technology Center seek to replicate the Village Phone program in Indonesia with the objective to ***develop thousands of micro-entrepreneur owned and operated telecommunications businesses serving rural communities*** with access to voice telephony and data enabled services.



Please visit www.wirelessreach.com
for more information