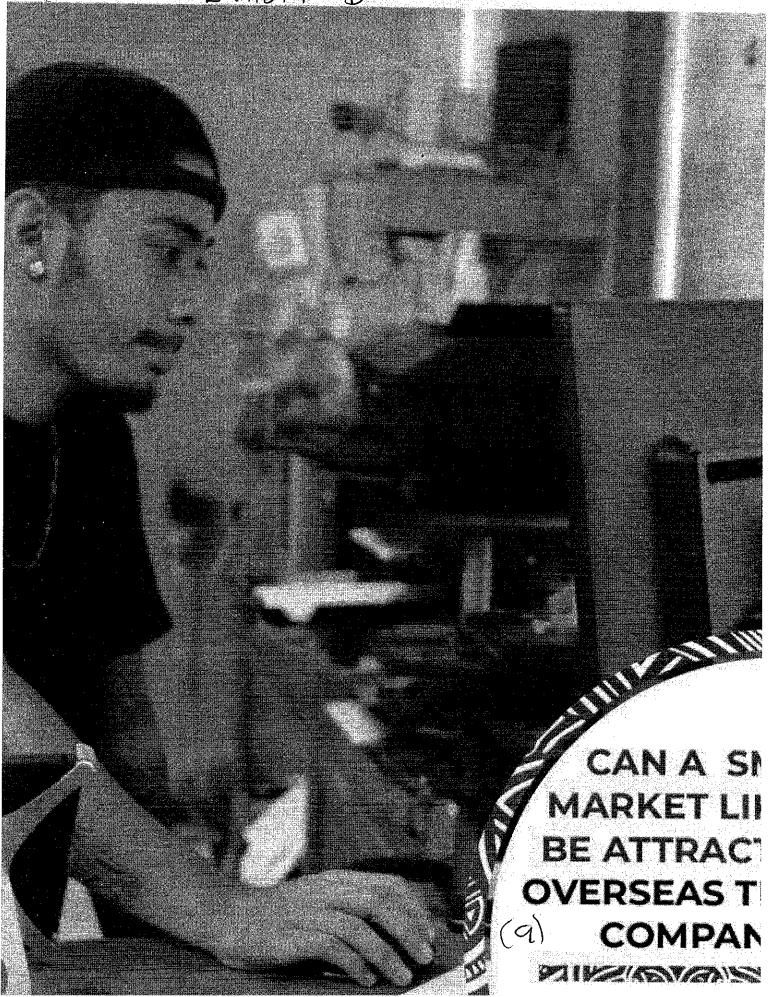
EXHIBIT "D"



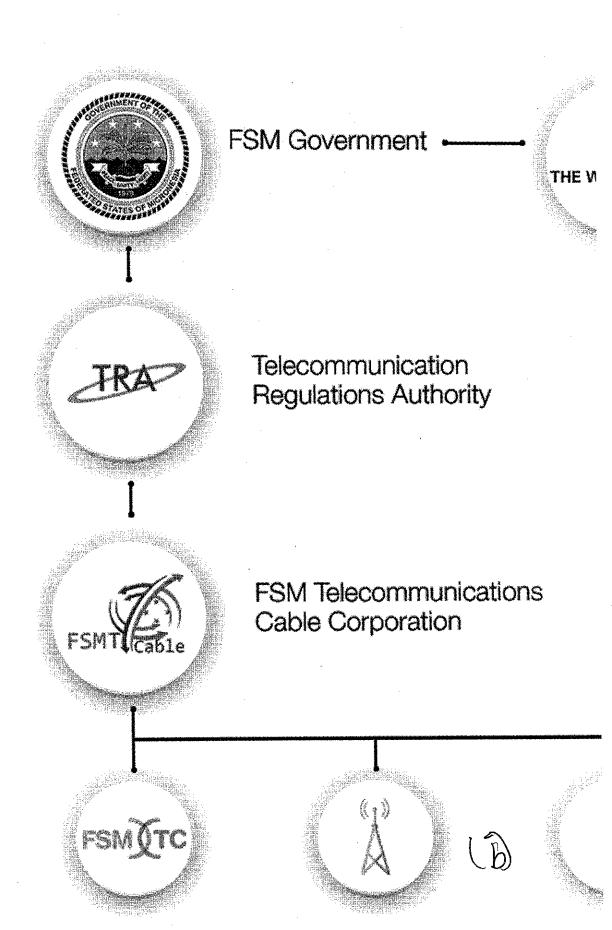
May 23, 2020

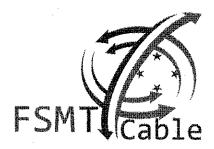
Despite having a population of just over 106,000 people, FSM is still an attractive market for telecom providers.

Competition should result in more growth in the mobile, ADSL and fixed-line markets. analyzed by the Telecommunication Regulations Authority (TRA) to assess their strengths and their ability to provide relevant services.

Competition should result in more growth in the mobile, ADSL and fixed line markets.

Keep up to date with the latest news by linking and following our page!





Who we are

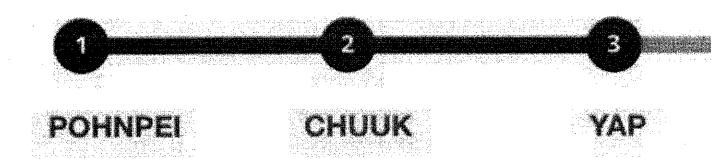
We are the fiber optic cable company that connects Chuuk, Pohnpei and Yap (and Kosrae in 2021) to the internet. We own the cables for the government, and are responsible for installing and maintaining the fiber network. Working under the government of the Federated States of Micronesia, with funding from the World Bank, we are introducing ultra high-speed internet to help develop FSM's economy and connect it to the rest of the world. As an FSM government corporation, our shareholders are the Government of FSM through the Department of Transportation, Communications & Infrastructure (DTC&I) and the Department of Finance and Administration (DOFA).

Governance of FSMTCC

Fiber Network Updates

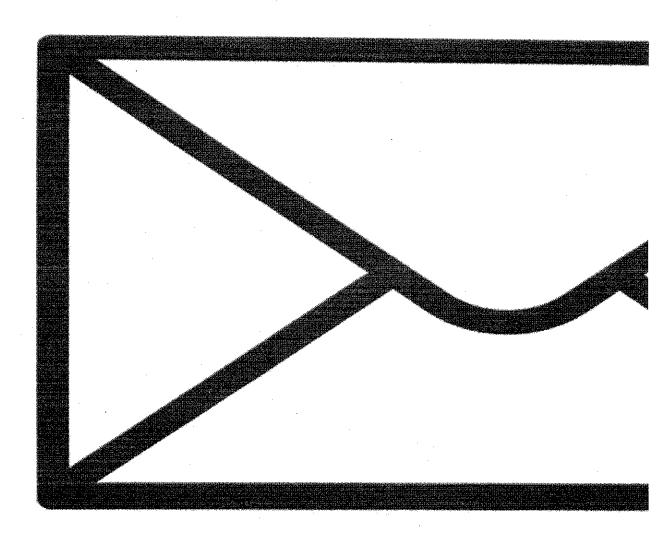
- We are working to install fiber to every home, business and school on the main islands of all four states. The estimated timeframe for this is to begin roll out in 2020.
- The undersea fiber optic cable to Kosrae is scheduled to be completed by 2021. The work is currently out for tender and work should begin in 2020.

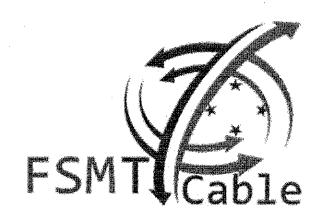
Connection timeline



- The undersea fiber optic cable to Yap, Chuuk and Pohnpei are already operational. Kosrae is to be connected in 2021.
- Fiber to the home (FTH) in the first three states, is scheduled to begin roll out in 2020.

INVOLVED STAKEHOLDERS





FSMT CABLE CORPORATION

(c)

P.O Box 2202, Kolonia, Pohnpei, FM 96941 Phone: (691) 320-2602

Pohnpei, FSM, November 24, 2020

Publication FSMT Cable Corporation Wholesale Pricing Information Pack Dear valued customers, potential construction partners and key stakeholders in improving the performance, price and availability of internet services across all of FSM,

FSMT Cable Corporation, the Government owned Open Access Entity (OAE), is pleased to release its proposed wholesale pricing for the upcoming fiber to the home project and for the interstate and international submarine cables. Both proposals are attached.

The Digital FSM project was signed off by Congress earlier this year and amongst other upgrades, it is scheduled to build fiber to the home infrastructure to all homes, businesses and offices on the main islands of Yap, Pohnpei and Kosrae and expand connectivity through the Chuuk lagoon.

Investing in fiber to the home technology will complete the link between the homes, schools, businesses and Government Agencies of FSM to the high capacity submarine cables recently built to Yap and Chuuk. Plans are in place to connect Kosrae to Pohnpei and upgrade the link connecting Pohnpei, Chuuk and Kosrae to Guam to a ten times faster technology.

Grant funding through World Bank guarantees that the capital costs of installing the new high capacity networks are covered meaning that only the day to day operating costs need to be met by local homes and businesses. This should mean that low cost, high speed, unlimited connections to the internet will become the new normal for FSM.

The proposed wholesale pricing structure is set to enable homes to receive highspeed internet for the same sort of price they pay today for a basic service.

The **consumer wholesale price will be \$10 per month**, once retail service providers add their costs, prices are expected to be around \$30-\$35 per month for a high-speed service.

Business and Government prices will be higher than home prices but they are also expected to get a higher-grade service. OAE expects service providers to offer 1Gbps, 10Gbps services over these ensuring access to the latest cloud-based services. Prices will be lower and services faster than over existing networks including the new satellite services.

Wholesale prices for fiber access and international connectivity are the same across each state, meaning that everyone should pay the same amount for fiber.

OAE is also starting to look for **construction partners** to help build the fiber networks. The construction investment is expected to total approximately \$10m and the strong preference is to use local capability where possible.

The FSM Telecommunication Regulations Authority (TRA) is tasked by law to identify service providers with an interest to acquire a license to operate within the territory of FSM.

Further information is available on the OAE website including information for potential builders and service providers.

Please feel free to get in touch with myself or any of the OAE team for further information.

Kind regards,

Pieter Bakker

Chief Executive Officer, FSMT Cable Corporation pieter.bakker@fsmcable.com

November 26, 2020 ·

FSMT Cable Corporations is pleased to publicize it's proposed wholesale prices. The consumer wholesale will be \$10 and costs are expected to be around \$30-\$35 per month once retail service providers add their cost. Check it out on our website with the links provided below:

FSM Fiber to the Home - Press Release

https://fsmcable.com/2020/11/24/press-release/

Letter to the Public

https://fsmcable.com/.../letter-regarding-proposed.../

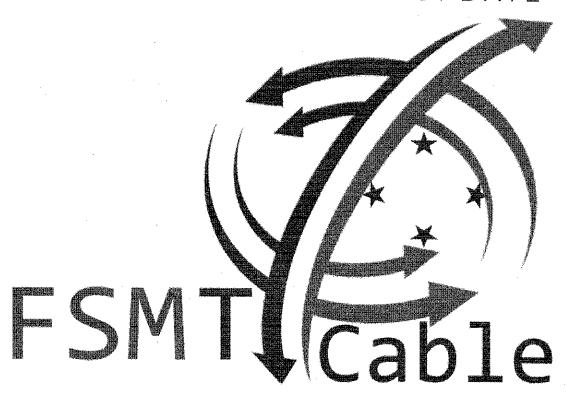
#FTTH #Fiber4FSM







FSM FIBER TO THE HOME UPDATE



NOVEMBER RELEASE

FSMTCable is pleased to release its proposed wholesale pricing for the both the upcoming fiber to the home project and for the interstate and international cables.

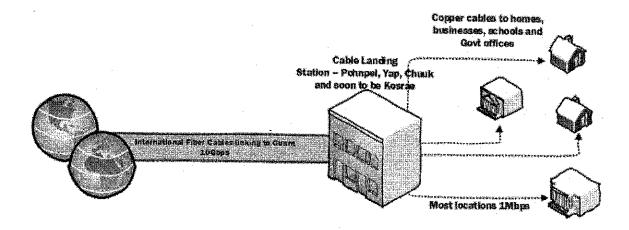
The FTTH project was signed off by Congress on May 20 and is scheduled to build fiber to the home infrastructure to the main islands of Yap, Pohnpei and Kosrae and



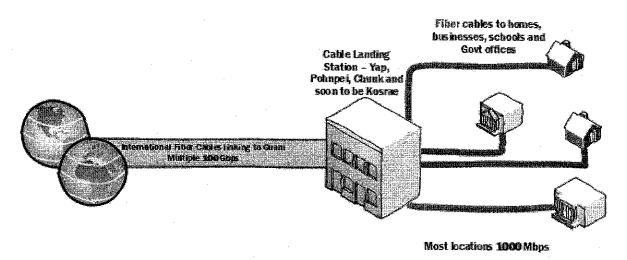
expand connectivity through the Chuuk lagoon. The wider Digital FSM project is also looking to improve internet access to the outer islands across the whole of FSM.

The project is to replace the copper cables that connect across Pohnpei, Yap and Kosrae to connect to the international and interstate cables.

THE CURRENT COPPER CABLES ARE A BOTTLENECK SLOWING DOWN ACCESS TO THE INTERNET



THE NEW FIBER CABLES WILL REMOVE LIMITS – THEY'RE 1000 TIMES FASTER



FSMTCable expects that the investing of fiber to the home technology will complete the link between the homes, schools, businesses and Government Agencies of FSM to the high capacity submarine cables recently built to Yap and Chuuk. By 2022 all main islands will have access to high speed connectivity. The project also plans to upgrade the capacity on the cable to Guam to a ten times faster technology—meaning that there is no bottleneck in connecting FSM to the world.

The grant funding through the World Bank means that the capital costs of installing the new high capacity networks are covered meaning that only the day to day operating costs need to be met by local homes and businesses. This should mean that high speed, unlimited, connections to the internet will become the new normal for FSM.

PRICING IS SET TO ACHIEVE A HIGH-GRADE SERVICE FOR THE SAME PRICE AS TODAY'S ENTRY LEVEL SERVICE

The proposed wholesale pricing structure is set to enable homes to receive unlimited high-speed internet for the same sort of price they pay today for a basic service.

The consumer wholesale price will be \$10 per month, once retail service providers add their costs, prices are expected to be around \$30-\$35 per month.

Business and Government Offices will pay higher prices, but are expected to get a high grade service for the same price they pay for a basic service today. FSMTCable expects service providers to offer 1Gbps, 10Gbps services over these ensuring access to the latest cloud based services. Prices will be lower and services faster than over existing networks including the new satellite services.

Wholesale prices for fiber access and international connectivity are the same across each state, meaning that everyone should pay the same amount for fiber.

Proposed wholesale pricing for FTTH Services

INTERSTATE AND INTERNATIONAL PRICING SET TO FNCOURAGE USAGE AND FACILITATE ENTRY

FSMTCable has also released its proposed interstate and international pricing for wholesale service providers. These costs are currently met by Telecom and with the imminent entry of new providers, a fair way of sharing the costs based on market revenue has been proposed. This makes it fair to both Telecom and new entrants.

There is no charge based on usage. This is to encourage the use of the capacity that has been installed and encourage the development of unconstrained high speed services.

Proposed wholesale pricing for Interstate and International Services

LOOKING TO SUPPORT NEW SERVICE PROVIDERS

To deliver the new services, FSMTCable is looking to work with existing and help develop new service providers. FSMTCable is looking to support innovative individuals or organizations who would be interested in setting up as an ISP. With the establishment of the TRA to administer the telecommunications industry it has never been a better time to start up as a new internet service provider.

The goal of Congress in approving the Digital FSM plan is to ensure that homes and businesses get both the best technology in terms of fiber but also a choice in who they get it from.

Contact Mr. Pieter Bakker – CEO FSMTCable for further information about OAE's services pieter.bakker@fsmcable.com

Contact Mr. Takuro Akinaga – CEO TRA for further information about becoming a licensed operator. takuro.akinaga@tra.fm

Presentation on the FSM Telecommunications market

Paper introducing OAE to potential service providers

LOOKING FOR CONSTRUCTION EXPERTISE

Approval by Congress means that FSMTCable is starting to look for local partners who can help it build the network. FSMTCable is engaging experts who have detailed experience in designing and specifying the network, but is looking for local support to build the network and connect homes and businesses to it.

1. HELP US WITH THE CIVIL WORK TO BUILD THE NETWORK

The first stage is building the network along the roads of each state. This is either in attaching the network to existing utility poles or to bury the network alongside the road. FSMTCable is interested in talking to any party who is interested in building the network. It is expected to be a \$4-5m program and FSMTCable is likely to contract it in different components and state by state. FSMTCable expects to be able to specify the work so that anyone who is used to building power, water or telecommunication networks will be able to complete the work. Experience in civil or utility build is more relevant than telecommunications or fiber.

2. HELP US CONNECT HOMES AND OFFICES TO THE NETWORK

Once the network is built, FSMTCable is also looking for parties interested in connecting each individual home or office to the network that is built by the road. This is likely to be a further \$4-5m and is likely to require individual crews of two people building the link from each home to the network in the street when the homeowner chooses to upgrade to fiber. This is expected to be a long-term relationship and involve providing the ongoing maintenance services as well. It is an excellent opportunity to build the skill base across each state. The ideal candidate might already have an existing work force across the nation, or in each state, or wish to expand from one state into another. Equally it may be an opportunity for a new business to establish.

At this stage FSMTCable is interested to talking to anyone who might be interested in the construction as it prepares bidding documents. FSMTCable will be procuring both components through an open procurement process.

Contact Mr. Peter Garamfel – National FTTH Rollout Manager – for more information pgaramfel@fsmcable.com

Paper introducing OAE and FTTH to potential network constructors

Presentation explaining what OAE is looking for in potential constructors.

A SECTION OF PROPERTY OF THE P	
	Search

RECENT POSTS

LICENSED TELECOM OPERATORS-MAP ANIMATED VIDEO

An Insight of The FSM Digital Project – Animated explanatory Video

BETTER, FASTER, AND RELIABLE COMMUNICATIONS AND DIGITAL INRASTRUCTURE FOR YAP STATE

Proposal to Construct Communications Facility in Yap and Invitation for Expressions of Interest in Sharing

Letter regarding proposed wholesale prices

RECENT COMMENTS

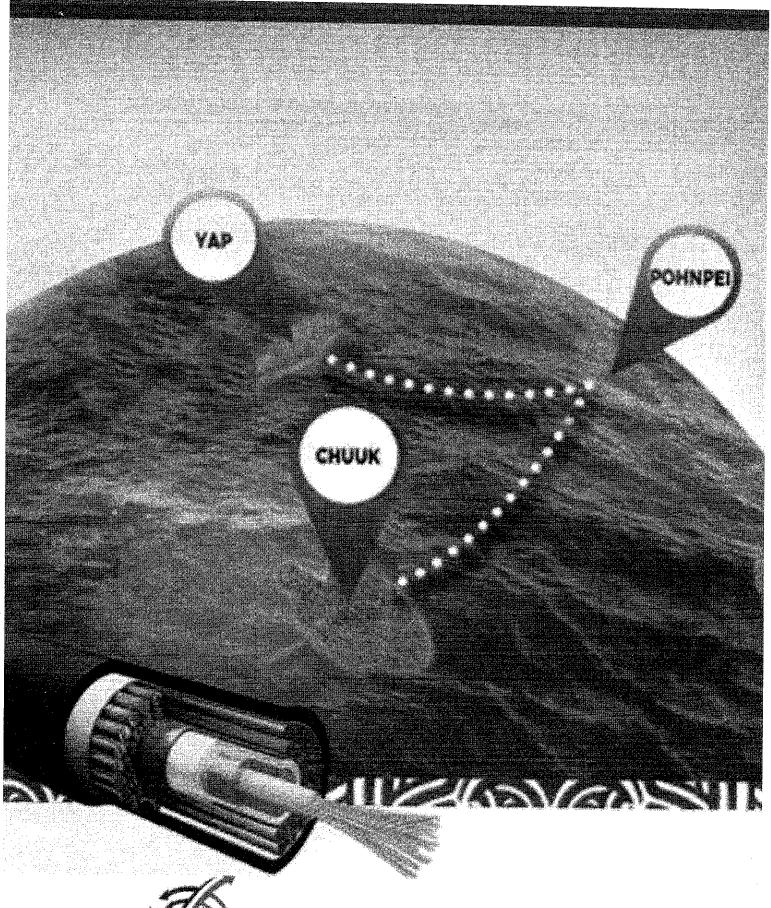
Proposal to Construct Communications Facility in Yap and Invitation for Expressions of Interest in Sharing - FSMTCC on FSM Fiber to the Home Update

Copyright @ 2020 FSMT Cable Corporation - All Rights Reserved.

March 13, 2021 ·

Yap State is poised to be the first state in FSM to enter into the next phase of the Digital FSM Project where fiber optic cables will replace the older copper networks and be installed directly to most private homes and businesses.

Yap State is poised to be the first state in FSM to enter into the next phase of the Digital FSM Project where fiber optic cables will replace the older copper networks and be installed directly to most private homes and businesses. This will greatly increase the speed and reliability of telecom and internet services in Yap State.



ported by:



JRA?

Funded by:

(5)



March 15, 2021 ·

As a fully funded grant by the World Bank, the Digital FSM Project will not burden the government with additional loans or expenses.

This project will bring about many benefits to the people of FSM:

reliable internet connectivity

introduce competition in telecommunications

create greater access to remote learning

more e-business opportunities

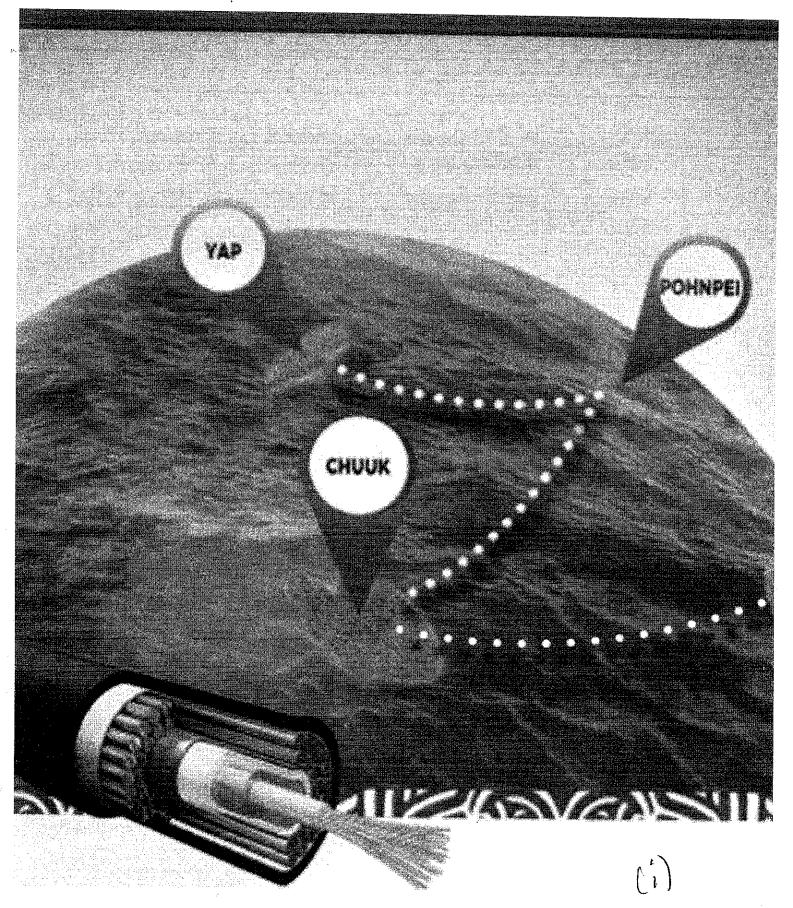


April 13, 2021 ·

An important component of the Digital FSM Project is the opening up of the FSM telecommunications market to allow for new telecommunications operators.

One such operator is Kacific, a satellite-based internet service provider who is providing services now to Kosrae and other FSM states. iBoom is another new operator who was issued a license to provide internet services in Yap State.

Are you excited about improvements in telecommunications for your state?



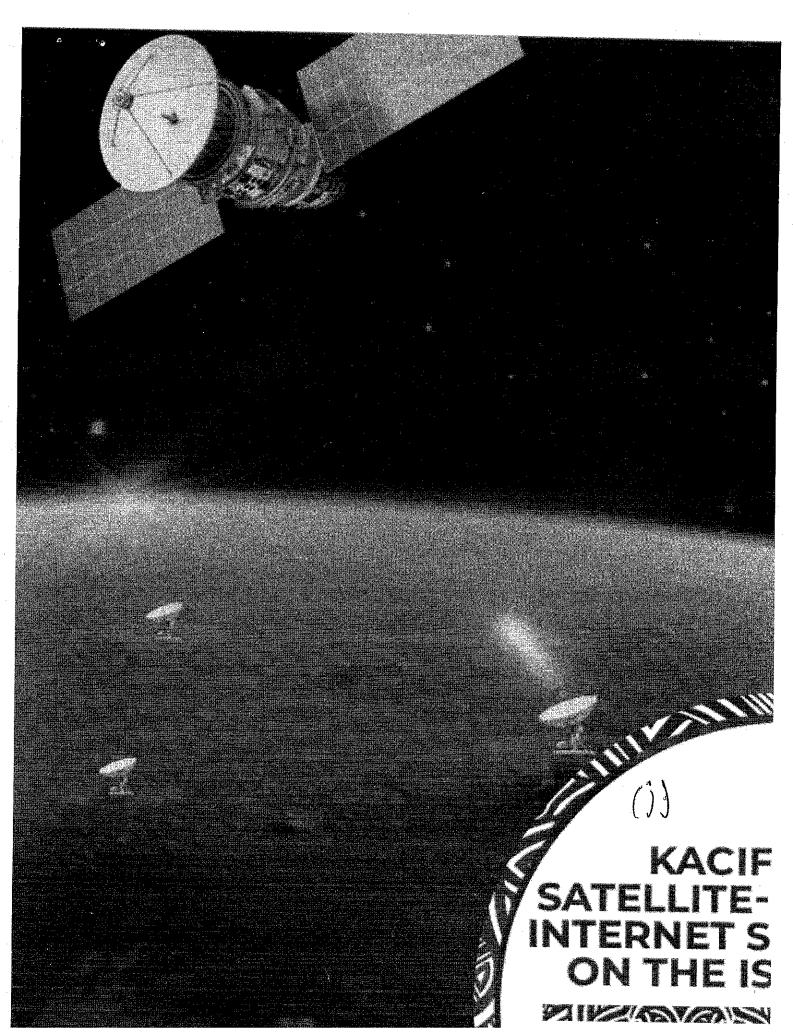
KOSRAE to be connected to fiber optic cable

April 20, 2021 ·

Despite a delay in Kosrae receiving the undersea fiber optic cable which was scheduled for last year, plans are underway to begin cable manufacture later in 2021 with the laying of the cable in 2022. At the same time, fiber cable will begin being laid on the island.

This development will greatly increase the speed and reliability of telecom and internet services in Kosrae State.

How does that sound, Kosrae?



April 22, 2021 ·

Despite not yet receiving their fiber optic cable, Kosrae State has already benefited from the introduction of competition in the form of the Kacific satellite-based internet service on the island.

This was made possible through the Digital FSM Project and the TRA, which grants licenses to new competitors in the FSM telecommunications market.

May 7, 2021 ·

FSM's new fiber future will bring a lot of excitement as well as benefits to businesses, schools and to the government.

FSM's new fiber future will bring a lot of excitement as well as benefits to businesses, schools and to the government.

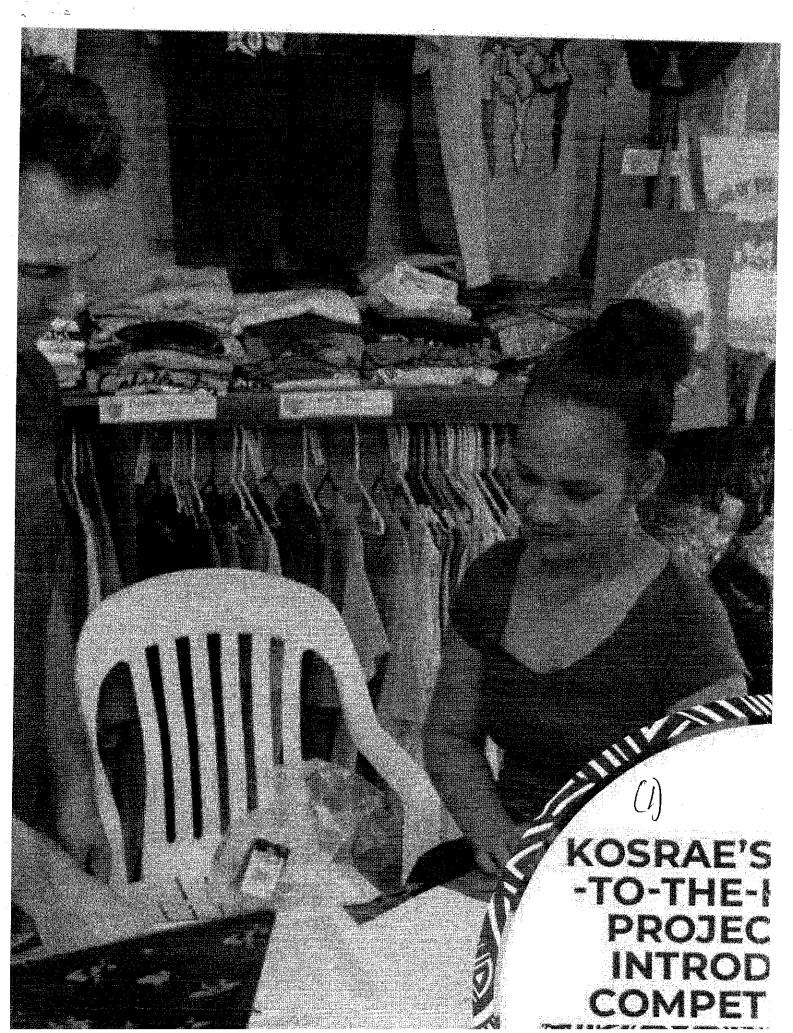
In particular, economic growth will expand from the main island states to the outer islands, once fiber optic cables and other technologies are deployed, creating many new opportunities.

See less

8686

3 Comments

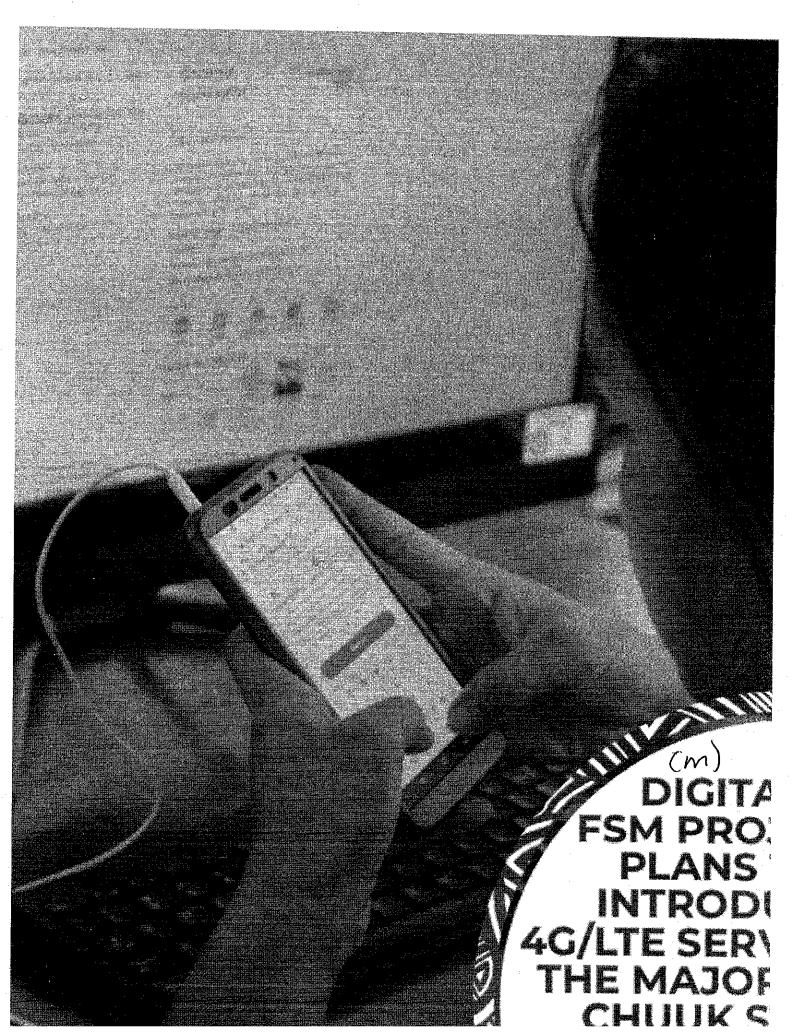
(K)



May 14, 2021 ·

Kosrae's fiber-to-the-home project will open the door to the introduction of competitive telecommunications operators, similar to what is currently happening in Yap State.

 $Competition \ should \ improve \ service \ delivery \ and \ reduce \ costs!$

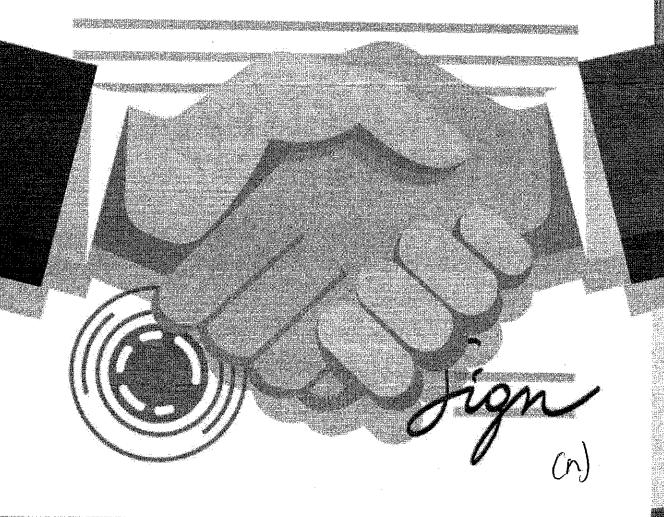


MtSip4a0fy f4hl17, m2slu0a271id0 ·

The Digital FSM project plans to introduce 4G/LTE service to the majority of Chuuk State.

The result will be a dramatic improvement for all citizens of Chuuk in internet speed and reliability, ushering in opportunities for business development, safer internet banking as well as introducing eGovt applications for the people of Chuuk.

DIGITAL FSM PROJECT IMPLEMENTATION AGREEMENT



May 19, 2021 ·

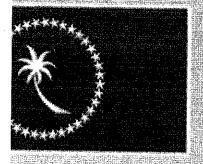
 $Kos rae \ and \ Chuuk \ State \ signed \ implementation \ agreements \ with \ the \ National \ Government \ earlier \ this \ year \ to \ allow \ for \ various \ developments \ under \ the \ Digital \ FSM \ Project \ to \ proceed. \\ \cdot$



M2mitS1cay 216m7, 0s2m0f210 ·

The Digital FSM Project is especially important for people living on FSM's outer islands where reliable communications and remote access to essential services provide a lifeline.

The project aims to evenly distribute the benefits of competitively priced, faster and more reliable communications infrastructure to the whole of FSM.



jk State

Fot Stores of the second of th

DIGITAL FSM
TO GREATLY I
TELECOMMUN
CONNECTIN
CHUUK LA

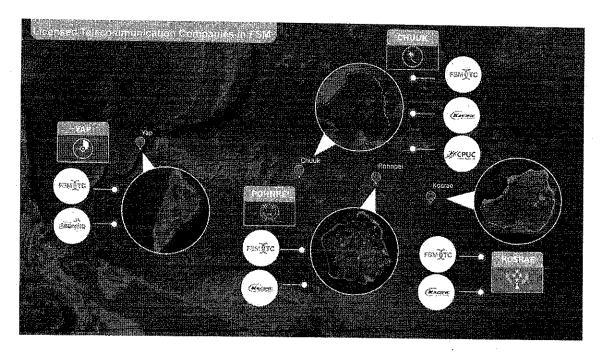
Juutne p12o,3 n20g042a1e131cl ·

The Digital FSM Project will oversee the expansion of the fiber network in Chuuk State to Tonowas, Udot and Eot in conjunction with CPUC'S island electricity projects.

This will greatly improve telecommunications connectivity in Chuuk Lagoon.

Are you excited for the rollout of fiber connectivity to your island?

Connecting the Four States of FSM to high speed internet



Kacific's Coverage Benefits FSM

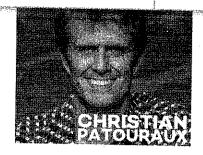
Encouraged by FSM's de-regulation of telecommunications through the Telecom Act, international companies like Kacific Broadband Satellites Group (Kacific) have received licenses to offer telecommunication services in FSM. Currently Kacific offers services in Kosrae, Chuuk and Pohnpei states.

Kacific is a next-generation broadband satellite operator that provides affordable, high-speed broadband access to Asia Pacific. Kacific uses the latest multi-beam space communications and ground technology to provide a quality service to businesses, governments and communities. Kacific also provides services to American Samoa, Cook Islands, Fiji, French Polynesia, Guam, Kiribati, New Zealand, Niue, Northern Marianas, Papua New Guinea, Samoa, Solomon Islands, Tonga, Tuvalu and Vanuatu.

Kacific's high-throughput satellite, Kacific1, provides high-speed internet services to the Pacific and Southeast Asia, focusing on both rural and suburban areas. Kacific's services help fuel economic growth and improvements in service delivery across three of FSM's states, in collaboration with their partners FSMTech and iSolutions.

Christian Patouraux, founder and CEO of Kacific Broadband Satellites Group, states that the company's

foresaw the obvious benefits to education, communication, and productivity, but we never knew that it would also help address issues like poverty or infant mortality," he added.



Kacific's capability is currently anchored on the communications satellite designed by Patouraux himself and subsequently built by Boeing. Kacific's satellite dishes have made real-time worldwide communication possible for many in FSM.

"Our work does give us the feeling that we are doing a public service. It's a great satisfaction whenever I see glimpses of it in the news or customer reports," Patouraux stated.

As the COVID-19 epidemic has shown, rural and remote communities, although isolated, are particularly vulnerable during an epidemic, once community transmission takes effect. Internet connectivity enables better tracking of infection clusters in communities. It also allows the faster and more efficient response of medical staff in smaller towns and rural locations as they respond to prevention, testing and treatment of the COVID-19 virus.

Clinics connected to the internet by a more reliable, faster speed connection give remote medical staff better access to up-to-date information, the ability to arrange medical supplies and transport, and the opportunity to consult specialists based in other countries. It gives medical professionals confidence and support during this difficult time. It also enables government the ability to de-centralise healthcare by utilising their entire network of clinics rather than only relying only on the central hospital in Pohnpei.

"We can rapidly deploy our Very Small Aperture Terminals (VSATs) and quickly connect them to the internet," revealed Patouraux. "Kacific can collaborate with local service partners or government task forces to ensure services are delivered optimally."

The services provided by Kacific and other telecommunication suppliers were enabled through the revised FSM Telecom Act and the Digital FSM Project, an undertaking by FSM's government with support and financial assistance provided by The World Bank in the form of a grant.

This Project has encouraged and supported competition as one of the key drivers to improve telecommunication services in FSM.

- Ultra high-speed internet
- reliable connection
- at no cost to the people of FSM, due to a World Bank grant to the government







f Share



Tweet

☑ Forward

For More Information on the Digital FSM Project:









implemented by



Supported by:









Copyright © * Digital FSM Project, All rights reserved.

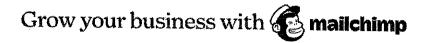
Our mailing address is: fsmconnectivity@gmail.com

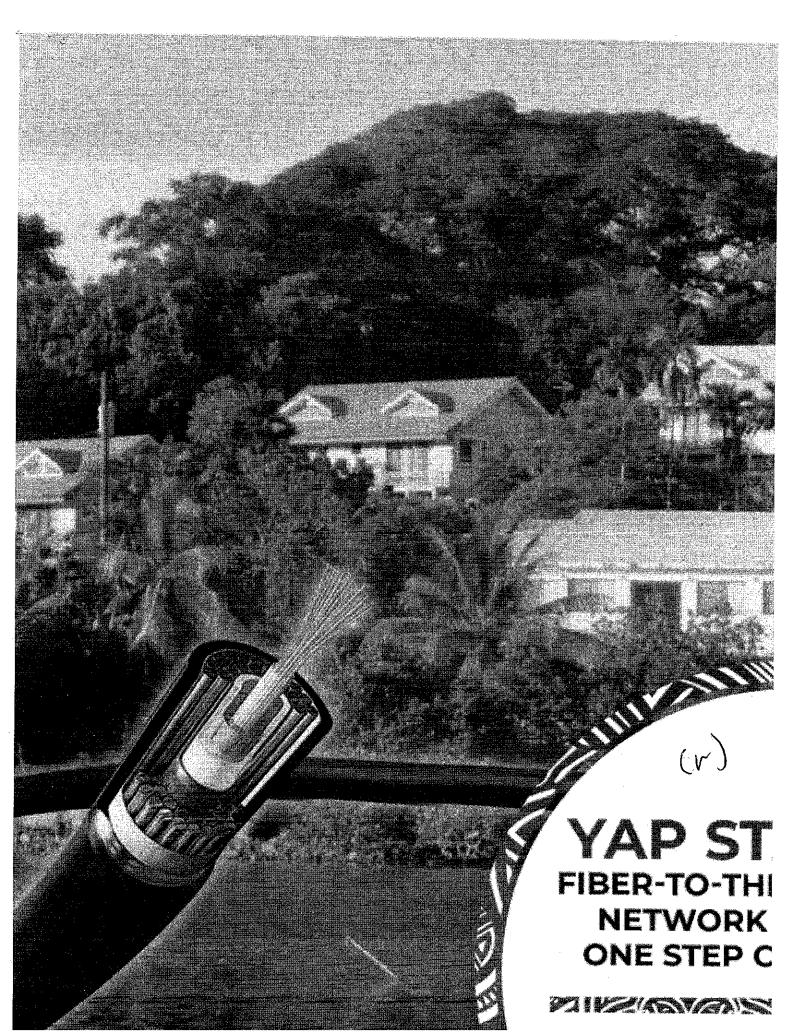
Want to change how you receive these emails?
You can <u>update your preferences</u> or <u>unsubscribe from this list.</u>

This email was sent to << Email Address>>

why did I get this? unsubscribe from this list update subscription preferences

FSM Connectivity Project · PO Box 15890 · Suva · Fiji

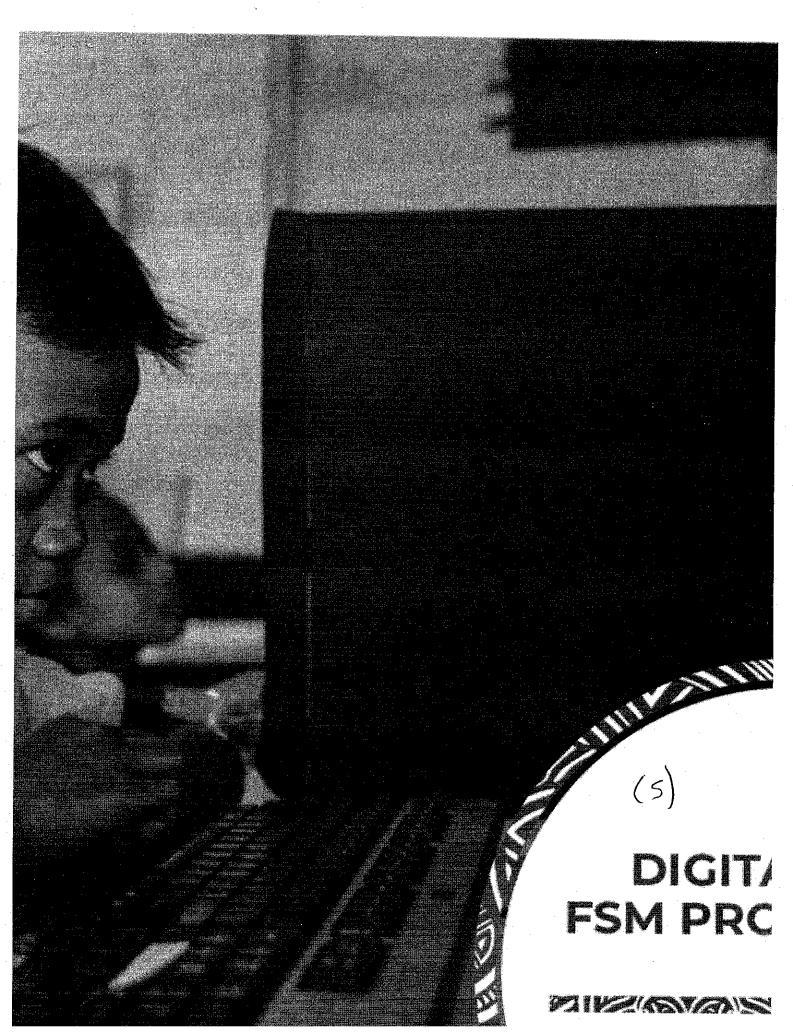




J2Sfumly o84au12, 2cc0s201d ·

Great news Yap! The Digital FSM Project's roll out of the fiber-to-the-home (FTTH) network on the main island of Yap has taken a major new step.

Three Yapese surveyors have received training to begin the process of identifying how and where the new fiber optic cable will be laid across the island, even as the hardware and materials to support this rollout are already being readied.



8tiJ1Su111y 1p4n507s, 20521d0
What is the Digital FSM Project

It is a telecommunication reform project managed and implemented by FSMT Cable Company and TRA. It aims to improve the availability and accessibility of faster and more reliable ICT services for the people of the Federated States of Micronesia.

The Project involves a new fiber optic cable network to all four states of FSM, bringing higher speed, more reliable internet to the people of FSM.

Want to learn more? Check out these websites: FSMTCC - https://fsmcable.com/
TRA - http://tra.fm/
See less

A1uSgust5t7 1, n02l0r2101a ·

The Universal Communications Group (UCG) was awarded the tender to deliver fiber-to-the-home networks in Yap, Pohnpei and Kosrae State. Are you excited that your home and business will soon be connected to the fiber optic network?

The Universal Communications Group (UCG) was awarded the tender to deliver fiber-to-the-home networks in Yap, Pohnpei and Kosrae State.

Are you excited that your home and business will soon be connected to the fiber optic network?

Training Objectives **POHNPEI** SURVE' RECE TRAIN

Autgptufs1t 0o8m2n46s95,h 2021e8 ·

Great news Pohnpei! You are one step closer to the roll out of your fiber-to-the-home (FTTH) network!

Just like their Yapese counterparts, four surveyors in Pohnpei State are being remotely trained by Digital FSM Project contractors, Universal Communications Group (UCG)

Are you looking forward to the roll out of the fiber-to-the-home network in Pohnpei?











Funded by:



THE WORLD BANK Learn along Digits Proj

S88egmptemtbSer 17o,s 12r0f2e1

Want to learn more about the Digital FSM Project? Visit our website where we've answered some of your most frequently answered questions.

https://fsmcable.com/faqs/

FREQUENTLY ASKED QUESTIONS

How is FSMTCC different from FSMTC?

FSMTC is the FSM Telecommunication Corporation, one of the service providers. FSMTCC is the cable company responsible for the deployment and maintenance of the fiber optic cable network.

Will FSMTCC operate the internet?

No. FSMTCC owns the fiber cable network, on behalf of the government, and provides access to this network for approved service providers.

Who is paying for the fiber optic cable developments?

The World Bank has provided nearly all of the money required for the establishment of the undersea fiber optic network to Chuuk and Yap, and will provide the money for the fiber-to-the-home network still to be deployed in all four states.

Will fiber optic cable improve the mobile phone service?

Yes. Access to the undersea fiber optic network gives service providers with a faster, more reliable international connection than does the current satellite technology.

When will we get fiber-to-the home?

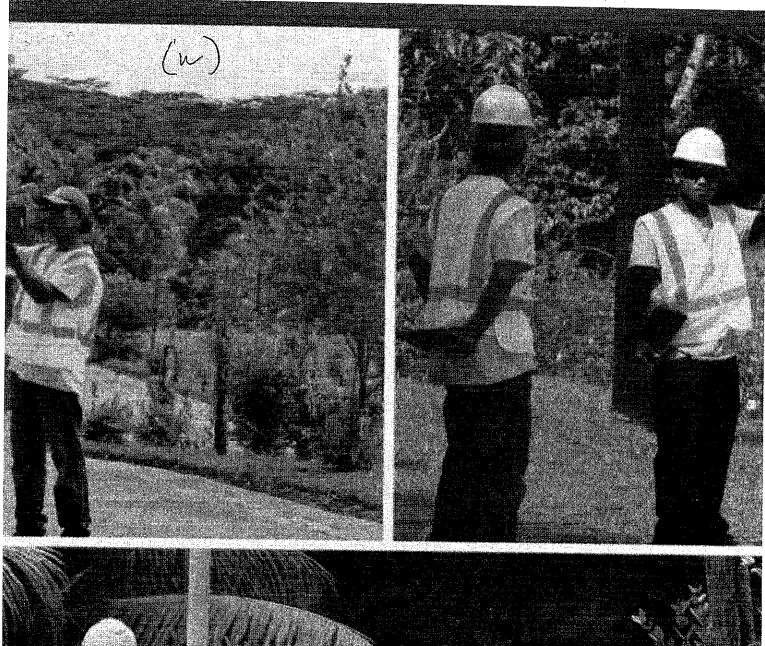
A plan is currently underway to work out the best methods of delivering fiber optic to homes, businesses, schools and government offices. This website will be the best place to check on updates for this.

When will Kosrae be connected to the fiber optic cable?

Tenders are currently being called for overseas companies to connect Kosrae to the undersea fiber optic cable. This will enable the people on Kosrae to enjoy much faster, more reliable internet than they do currently.

Will a new service provider offer lower costs?

Other telecom service providers are currently tendering for the ability to offer internet and telecom services in FSM. It is expected that new players will compete with one another by offering new services, more competitive costs and better customer service. This is what has happened in other countries where competition has been introduced in the telecommunications sector. It is expected that costs should come down.





tSehtpteSamonber 22, i8520251 · Our Pohnpei surveyors are out in the field surveying and helping plan for the island-wide roll out of the fiber-to-the-home network in Pohnpei.

Original Structure for Telecommunications



F54 Covernment



rawic

New Structure for Telecommunications



FSM Government





Telecommication Regulations Authority



FSM Telecommunications Cable Corporation









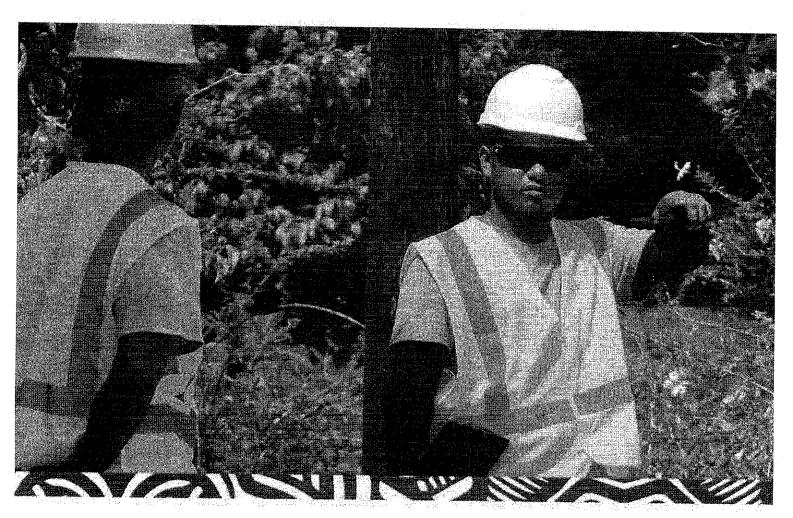
uNgov2teS9mber0 ns1o7r5e,a 2021 ·

A major benefit of the Digital FSM Project is the expansion of FSM's fiber optic network in places that weren't serviced previously because the cost to provide the service was too high.

Under the new structure, funding from the World Bank has enabled the newly established open access entity, FSM Cable Company, to invest in infrastructure such as Pohnpei's fiber-to-the-home network and has opened up this infrastructure to new telecom operators in the state.



FIBER OPTIC CABLE SURVEYI



No9lSve3u8onmber 23, hioil209d0201

Greetings and Kaselehlie from the FSM Cable Company! We convey our humble respect towards our traditional leaders, church leaders, government leaders and, most importantly, the people of Pohnpei.

We ask for everyone's support to help improve the ICT network on our beautiful island of Pohnpei. Our first task is to conduct a "fiber-to-the home" survey to identify where the fiber optic cable should or should not run.

This project is funded by the World Bank and implemented by FSMTCC which is an FSM National Government owned entity.

We ask permission for the following:

Your authorization for us to access your community or private lands to conduct our survey; Your authorization to take photos of houses and locations to help in routing the fiber cables

Help us bring about a digital future for FSM that benefits us all. See less



filmir erren fransk filmi, nadub, popis obsidiranska

DIO FSM F

(Z)

WHA: ESM

December 20, 2021 ·

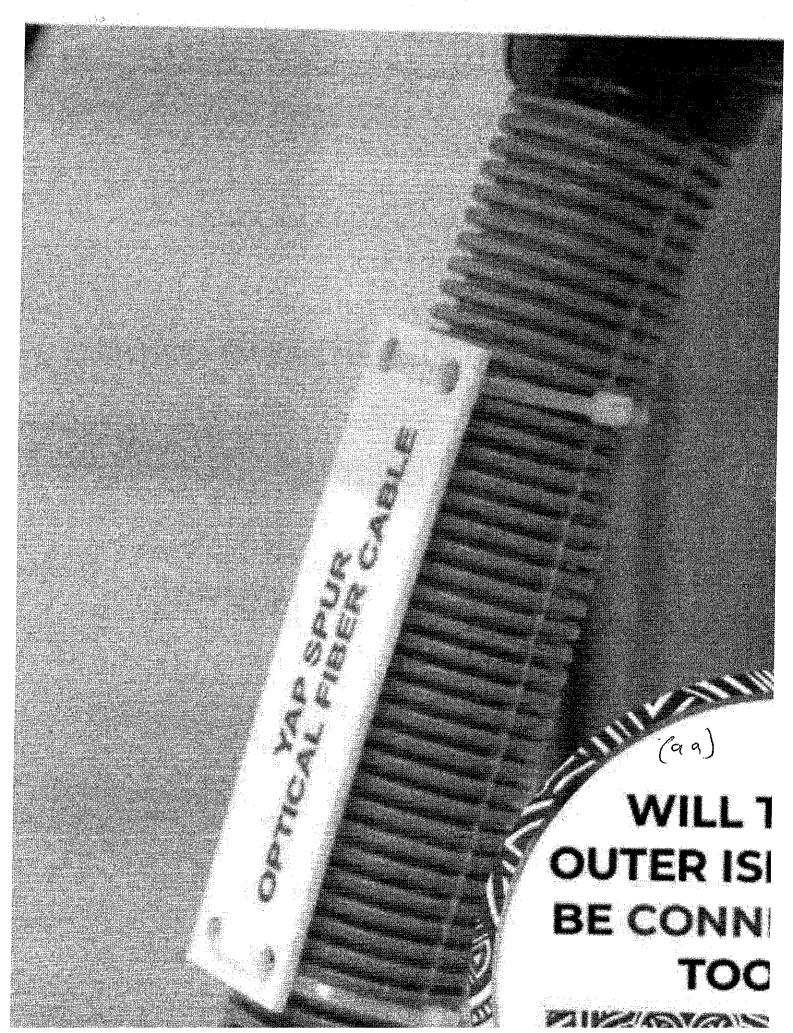
What is the FSM Telecommunications Cable Corporation (FSMTCC)

FSMTCC is the fiber optic cable company whose submarine cable network connects Chuuk, Pohnpei, Yap and soon Kosrae with ultra-high-speed internet services (and other telecommunications services) to the world wide web.

Owns and operates the submarine fiber optic network that is available throughout FSM on behalf of the FSM government, and the terrestrial fiber to the home network that is planned.

Provides open access to the fiber optic network for all licensed telecom operators.

Interested in learning more about FSMTCC? Check out their website here - https://fsmcable.com/ See less



S5Nnovember0 h20c1oma, 42e0211ha Wondering if FSM's outer islands will also receive better internet connectivity?

YES! The Digital FSM Project plans to connect up to 42 of FSM's outer islands which have a population of 100 people or more.

However, due to the high costs of running the submarine fiber cables to the outer islands, other access plans are being considered. These include using small solar powered LTE cell sites with VSAT connectivity for basic mobile and internet services.

For even more information check out the website links below: FSMTCC - https://fsmcable.com/
TRA - http://tra.fm/
See less