

BIIA NEWSLETTER

Market Intelligence - Industry Developments & Trends - Information Technology - Regulatory Issues - User Community

BIIA NEWSLETTER ISSUE 02 - 2007

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EVENTS

CeBIT 2007

*The Leading Business Event for
the Digital World*

March 15 - 21, 2007
Hanover, Germany

*Content Management Arena
Public Sector Parc*

LATE BREAKING NEWS

- Experian-Scorex has been engaged by Lloyds-TSB Bank to deliver analytics business credit scoring training at a workshop at the China Banking Regulatory Commission (CBRC) run in the framework of the EU-China Financial Services Co-operation Project
- D&B and D&B SAME to establish a joint venture in Chennai, India to develop analytical products and services

American Business Media Conference

**BUSINESS INFORMATION:
CAPITALIZING ON NEW BUSINESS
INFORMATION REVENUE
STREAMS**

April 25, 2007 New York City

BIIA welcomes *The McGraw-Hill Companies* as a member of BIIA

The McGraw-Hill Companies helps individuals and businesses reach their potential in three critical markets driving economic growth worldwide:

- **Financial services:** *Standard & Poor's*, through its ratings, indexes and related financial analyses, plays a central role in the capital formation process worldwide.
- **Education:** The recognition that knowledge is the key to economic growth has never been clearer, fueling worldwide demand for McGraw-Hill Education's world-class educational materials.
- **Business information:** The need for accurate, timely information for business decision-making has never been greater, opening the way for the Corporation's *Information & Media businesses* to continue to gain market share and grow.

Through the quality, content, scope and real-time delivery of its products and services, The McGraw-Hill Companies helps its customers countless times around the world each day, providing them with the insight to make informed investment and business decisions, to improve learning and education and to guide their companies and careers. The Corporation has established a strong business platform for achieving solid growth well into the future.

www.mcgraw-hill.com

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MEMBER NEWS

KAUSAL SAMPAT APPOINTED COO OF DUN & BRADSTREET INDIA

Dun & Bradstreet India has appointed Kaushal Sampat as chief operating officer with effect from January 1, 2007. In a career spanning over 15 years Sampat held a host of strategic responsibilities at D&B India. He joined D&B India in 1998 and has played a key role in developing new businesses and alliances. As COO Kaushal Sampat will be responsible for growth and development of D&B India's strategic business units (SBUs) and will spearhead strategic initiatives for the company. Congratulations and best wishes for future success!

D&B AUSTRALIASIA OWNERSHIP CHANGE

In the 10-06 issue of the BIIA NEWSLETTER we reported about a pending ownership change in D&B Australasia. A decision by AMP Capital Investors was expected about now, however AMP is taking its time to allow foreign bidders to do more due diligence. According to local press coverage five bidders have been short listed as qualified suitors.

Source: The Australian Financial Review December 14th, 2006

VEDA ADVANTAGE (BAYCORP ADVANTAGE)

On the heel of a pending ownership change in D&B there is speculation that an ownership change may be in store for VEDA Advantage Australia. Allco Equity Partners which owns a 17% stake in Veda Advantage may restructure its portfolio potentially putting VEDA Advantage on the market. Timing may be driven by a welcome development on the regulatory front as the Australian Law Reform Commission has released an issues paper seeking public comment on the future of credit reporting. The paper deals with the benefits of positive data sharing / comprehensive credit reporting that would open more opportunity for credit bureaus. This may positively influence the value of credit information and credit information businesses.

Source: The Australian Financial Review Dec. 14th, 2006

BIIA NEWS

GOAL: A DYNAMIC WEBSITE

If you have not noticed, the static home page was replaced by a more dynamic layout with up to date information on key topics and events. The Web site is updated almost daily, listing world wide conference venues that may be of interest to members. The library section is growing with one to two entries weekly. The password protected 'member news' section now contains an archive of BIIA NEWSLETTERS.

GOAL: ENHANCE NEWSLETTER

BIIA is working with its founder members *Business Strategies Group (BSG)*, Hong Kong, *Electronic Publishing Services (EPS)* and its new owner *Outsell Inc.* to explore the outsourcing of elements of news gathering, analysis and commentary. Of importance to the membership is the expansion of news coverage to include other information sectors that make up the b2b and b2c content space.

Industry Transparency

The information industry is notoriously opaque and BIIA intends to change that. Working with Associated Member WAND, BIIA is exploring the feasibility to set up a Web-based industry directory that will eventually contain all business information, b2b media companies and allied business activities. The directory will also serve as a prospect list for BIIA to attract more members.

For further information about WAND and its unique product based taxonomy system, please contact: www.wandinc.com or open 'Meet our Associate Member Wand' in www.biaa.com - Industry Library Section -

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INDUSTRY NEWS AND TRENDS

EQUIFAX LAUNCHES SINGLE PLATFORM FOR BUSINESS AND CONSUMER LENDING

Equifax announced at the BAI Retail Delivery Conference & Expo the launch of APPRO®, a single platform for end-to-end consumer and business loan processing. APPRO provides simplified, faster loan processing by using one system for all business and consumer loan origination needs. APPRO automates every phase of the loan processing workflow - from data acquisition and decisioning through a range of post-approval functions, including funding, generating documents and interfacing to a host system. This highly configurable solution can grow with business needs and enables lenders to tailor systems for a changing environment. Its flexibility helps lenders enforce credit policy compliance and improve customer service - key advantages in an industry demanding accelerated response times and enhanced risk management. *Source: Equifax press room November 16th, 2006* www.equifax.com

EXPERIAN INTERACTIVE INNOVATION CENTER ESTABLISHED TO CREATE NEW LINES OF BUSINESS

Experian InteractiveSM, a division of Experian, today announced its **Experian Interactive Innovation Center**, a new research and development facility dedicated to leveraging Experian's assets and new technologies, as well as creating new lines of business to better serve the needs of consumers. The Experian Interactive Innovation Center team is currently identifying and developing new business opportunities that utilize Experian's core data and analytics, along with technology from existing Experian Interactive brands. This venture will further strengthen Experian Interactive's leadership position in online customer acquisition and extend its capabilities as a trusted source of the critical information consumers need to make decisions about key life events and purchases to lower the cost of daily living.

"Innovation and new businesses from the Experian Interactive Innovation Center will have at their core the strategy to leverage Experian's data assets and decision analytics," stated Coffin, president of LowerMyBills.com and the Experian Interactive Innovation Center. "We have already seen the competitive advantage that Experian data and analytics give us and the value it provides to our clients and consumers. We are going to combine this important business initiative with various emerging trends on the Internet to build new verticals and extensions."

Experian Interactive, a group of Internet marketing businesses including LowerMyBills.com, PriceGrabber.com®, ClassesUSA.com® and Experian Consumer Direct, is the largest advertiser on the Internet and one of the top 15 Internet companies in the United States by revenue generated. Matt Coffin, founder of Experian's LowerMyBills.com® will lead the team of innovators as president. Coffin was recently named Entrepreneur of the Year for 2006 by the Software Council of Southern California. *Source: Experian Press Release January 10th, 2007* www.experian.global-pressoffice.com

ACCIS AND BIIA WORKING RELATIONSHIP

The European Association for Consumer Credit Information Services (ACCIS) and BIIA intend to cooperate on key issues that are likely to impact the industry globally. ACCIS and BIIA will attend each others Annual General Meetings and exchange industry news.

WHO IS ACCIS?

ACCIS brings together 30 consumer credit reference agencies in 22 European countries and associate members from all other continents. www.accis.org

INDUSTRY NEWS AND TRENDS

VNU CHANGES NAME TO *THE NIELSEN COMPANY* WITH NIELSEN SERVICES BECOMING THE CORE OF COMPANY ACTIVITIES

The information and media group **VNU** is changing its name to **The Nielsen Company** to capitalize on its largest brand. "Nielsen is one of the great names in the information services industry," the chief executive, David L. Calhoun, said in a statement on Thursday. Nielsen is well known for providing TV viewership information through its ratings business. The ACNielsen arm tracks consumer habits. The company is introducing a corporate Web site, www.nielsen.com.

VNU, based in the Netherlands, was founded more than 40 years ago through the merger of two Dutch publishing companies. It was taken private last year after six private equity firms acquired it in a leveraged buyout for \$9.85 billion. Major shareholders decided to break up VNU after a failed takeover of IMS Health. Recently VNU has divested several media properties.

The Nielsen Company is moving to a streamlined, integrated, market-focused structure that will help the company serve its clients more effectively. The changes include a phasing out of the existing Marketing Information (MI) and Media Measurement & Information (MMI) group structures, as well as the creation of centralized, global IT and operations activities and centralized support functions. The new business structure involves six core elements to The Nielsen Company's structure:

- Marketing & products, including Nielsen Media Research, ACNielsen Advisory Services, Claritas, Nielsen//NetRatings and Nielsen BuzzMetrics
- Consumer & retail client services, including ACNielsen
- Business Media, including magazines and tradeshow
- NielsenConnect, which is responsible for connecting assets across all elements of the Nielsen organization to create new services for clients
- Global business services, including all IT and operations functions
- Global functions, including finance, legal, HR, communications, business planning & development and the transformation office. *Source: Company announcement and website*

HONG KONG BASED CHINA TRADE INFORMATION EXHIBITS AT LONDON ONLINE

Goodwill China Business Information Ltd. (GCB) exhibited at the London Online 2006 to introduce its product line: **China Trade Information (CTI)**, to seek prospects, customers and business partners. Its principal product line is China Trade Information (CTI) and covers trade (type of goods traded, quantity and value of transaction) details of every buyer and seller trading with China. The data originates from official customs documents and GCB is the official agent of the Customs General Administration of the People's Republic of China. A Web based systems allows clients to generate transaction reports, order credit information (developed in conjunction with allies), sourcing for suppliers, customs information, a trade guide and information on exhibits and trade shows.

Established in 1995 in Hong Kong, GCB is a business information services provider with the role to provide the most reliable, comprehensive and up-to-data business intelligence on exporters and importers trading with China.

www.2b2china.com.hk

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INDUSTRY NEWS AND TRENDS

PRIVACY

T.J. MAXX, MARSHALLS CUSTOMER CREDIT INFORMATION HIJACKED

BIIA COMMENTS:

TJX Companies announced a breach in data security. Hackers broke into The TJX Cos. Inc.'s computer system, stealing customer credit card, debit card, checking and driver's license information in a deep data breach that lasted from mid-May to December. TJX owns T.J. Maxx stores in the USA, the UK and Ireland, Marshalls, HomeGoods, Bob's Stores and HomeSense stores in Canada. There is a possibility that sensitive consumer data of all store locations where impacted. At this point the full extent of the damage to consumer is not fully known. Ben Cammarata, Chairman and CEO stated: "While there is much we still have yet to understand about this issue, I can assure you that we are taking steps to safeguard confidential information and working closely with law enforcement in the U.S., Canada and the U.K. so that those responsible for this act will be brought to justice." The Company does not yet have enough information to estimate the extent of the financial cost it will incur as a result of this situation, and does not expect to be able to quantify the estimated financial impact of this issue at the time TJX announces January 2007 sales. *Source:*

This is probably one of the first serious data security breaches involving consumers in several countries. In following the maxim the more data on consumers the better, merchants continue to store sensitive customer data in their databases. As we know from past experiences, once a database is compromised the consequences can be traumatic and expensive. Unfortunately this may be just one more case which will prompt legislators to further tighten privacy laws, permit consumer to opt-out and to impose huge penalties on companies that have lax data security. Perhaps merchants should heed the maxim of having less data rather than more and leave the management of sensitive data to those companies that can effectively safeguard such data.

Company Web site

CONSUMERS ARE WILLING TO TRADE PRIVACY CONCERNS FOR GREATER PERSONALIZATION

BIIA COMMENTS:

According to a latest study by ChoiceStream consumer interest in personalization continues to be strong with consumers willing to trade privacy for personalized content. ChoiceStream notes that even though concerns about security of online data remain high, more consumers are willing to divulge demographic data and allow Web sites to observe purchase and click behavior in exchange for a personally relevant experience. In 2006, 57% are willing to provide personal demographic information in exchange for personalized content vs. 46% in 2005 (a 24% increase). 34% more consumers are willing to allow Web sites to track their clicks and purchases (43% in 2006 vs. 32% in 2005). Overall interest in personalization is highest within the age group of 18 - 24 (93%), while 50 and older the interest is 70% (of consumers surveyed). ChoiceStream points out, as consumer frustration with the never-ending tidal wave of digital content grows, interest in personalization spreads beyond the desktop to other consumer devices, such as TVs and mobile phones. *Source: 2006 ChoiceStream Personalization Survey - Consumer Trends and Perceptions www.choicestream.com*

It is encouraging to note that consumers are recognizing the value of accurate, segmented data in the interest of more efficient communication. Perhaps it may help to overcome the current paranoia about data security and use of opt-outs from credit databases. Nevertheless the ChoiceStream study indicates that 62% of overall respondents are concerned that their personal data might not be secure with personalization (63% in 2005). Information companies, which are custodians of sensitive consumer data, must make every effort to keep customer data secure. The industry cannot afford any further data breaches as experienced during the past two years.

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INDUSTRY NEWS AND TRENDS

STANDARD CHARTERED AND FIRST DATA FORM ALLIANCE

Standard Chartered PLC ("Standard Chartered") and First Data International, a leader in electronic commerce and payment services around the world, has announced they have entered into an agreement to jointly establish a new company to provide merchant acquiring services to merchants across Asia. Headquartered in Singapore, the new company called '**Merchant Solutions Pte Ltd.**', with its local subsidiaries in seven initial markets across Asia, will support Standard Chartered merchant clients with an expanded range of First Data products and services for debit and credit cards, as well as additional forms of electronic payments such as 'contactless' and prepaid card acceptance. In addition, Merchant Solutions will provide sales support with First Data supplying front-end and back-end switching services. **Merchant Solutions** aims to deliver enhanced payments capabilities to Standard Chartered merchant clients from seven initial markets in Asia including Bangladesh, Brunei, Hong Kong, India, Macao, Sri Lanka and Singapore converting to First Data's global merchant processing platform, OmniPay, in approximately 9-12 months. China and Malaysia are also priority markets. Standard Chartered and First Data intend to rollout the alliance to other Asian and Middle East markets. **Source: The Asian Banker**

BIIA Comment: Merchant data, billing services, credit card transactions will eventually lead to critical mass in credit information and may perhaps lead also to local or even regional credit bureaus?

AUSTRALIAN CREDIT CARD DEMAND FLAT

BIIA member Baycorp Advantage reports that Credit card demand was flat for the second consecutive quarter, with year-on-year growth in applications for new cards of just 0.4 per cent, according to the Baycorp Advantage Consumer Credit Demand Index.

Credit card applications were 931,576 in July to September – a drop of 168 applications nationwide or 0.02 per cent, compared to the June quarter. Consumers instead increasingly turned to personal loans to finance purchases and refinance debts, with personal loan applications increasing 6.7 per cent compared with the September quarter 2005. **Source: Baycorp Advantage news**

DATA SHARING

POSITIVE DATA SHARING BRINGS BENEFITS

According to information released by the Hong Kong Monetary Authority the change to positive data sharing has benefited Hong Kong consumers:

- Credit card receivables increased by 10% (Between the start of the positive data sharing in August 2003 and September 2005)
- Rollover ratio of credit card receivables fell from 54% to 41%
- Non-card unsecured credit extended by financial institutions increased from 38% from \$29billion to \$40billion from December 2003 to December 2005.
- While interest saved by consumers is difficult to quantify, the experts however believe the benefits to consumers are likely to be substantial. A large amount of credit card rollovers has been substituted by non-card credit with significant interest rate differentials (6% - 10%).
- As a result of a greater accuracy in risk prediction new players have entered the consumer credit market with consumers likely benefiting from the increased competition.

www.bia.com member news section

COMBATING IDENTITY CRIME

Baycorp Advantage has called for the formation of a national group to address the predicted rise in identity crime in the 21st century. Baycorp Advantage's concerns were reflected in its recent SME Invoice Payment Cycle survey where 29% of experienced small business operators expressed their concern at the rise of deliberately fraudulent business-to-business behavior. **Source: Baycorp Advantage news**

CONVERGENCE

B2B MEDIA COMPANIES HAVE THEIR SIGHTS ON B2B BUSINESS INFORMATION

B2B MEDIA companies are seeking new ways to market the proprietary data imbedded in their publications to offset shrinking revenues from magazine advertising. The proprietary data was described as **'Rich Data'** for some time. The American Business Media Association (ABM) has even dedicated a special 'Rich Data Council' to help members to develop new 'Rich Data' products. In a recent b2b media senior management conference organized by ABM, publishers were thinking aloud to accelerate the process of new product development. The ABM responded by renaming its 'Rich Data Council' to the 'Business Information Council' with the following objectives in mind:

- Define business information/rich data and help ABM members to develop business information products;
- To identify leading business information providers and give ABM examples of successful business strategies and best practices within this field;
- To provide training for business information managers and staff in successful database management, data sales, pricing, vendor management and related skills, and to ensure that ABM members better understand technological innovation and its impact on the delivery and use of business information;
- To help make ABM more important and more relevant for pure-play rich data/business information companies

To document the intent to exploit 'rich data' or the new business information opportunity the ABM has published a booklet with the title: "The Rich Data Commitment". The ABM identified three stages of 'rich data':

1. **Examine:** providing information that customers can examine, search, and analyze
2. **Personalize:** personalizing information at the point of delivery
3. **Transact:** creating the information system for an industry

ABM plans to hold a special conference with the title: 'Business Information: Capitalizing on new Business Information Revenue Streams' on April 25th 2007 in New York City.

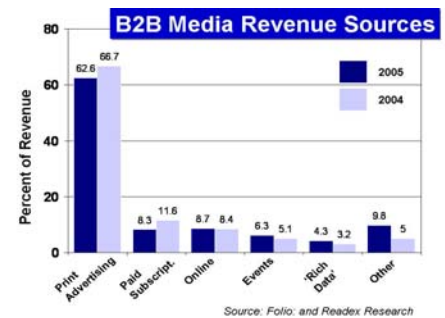
BIIA COMMENTARY

WHAT IS ALL THE HYPE ABOUT 'RICH DATA'?

B2B Business information companies are wondering whether to take an encroachment of B2B Media companies seriously. Firstly, there is the issue of how big is the current pie in 'rich data' sales? If one looks at the chart below 'rich data' as new revenue sources is still miniscule. Based on a recent survey of *Folio: and Readex Research*, publishers seem to drag their feet when it comes to online services: 42% received no revenue from online services, 53% received no revenue from 'rich data'. Roughly half of the respondents have not diversified or have not monetized 'rich data'.

Secondly, what textual data do b2b publishers possess that can be easily be converted into data to be appended to other data elements or numeric databases currently in use in business information services? There is already ample competition in business intelligence services, and more competition may result in commoditization of 'rich data', rather than being high-value, high margin. Therefore monetizing fee-based business intelligence may be easier said than done.

Business information companies however should view this development as an opportunity rather than a threat. They should seek out partnerships with b2b publishers that have intelligence that can be added to business information products, thus creating high-value industry or product specific information services.



PUBLIC SECTOR INFORMATION (PSI)

INSPIRE: EUROPEAN UNION DIRECTIVE FOR SPATIAL INFORMATION – A NEW ROLE MODEL FOR PSI?

The Public Sector Information (PSI) European Union directive that went into effect a year ago has not progressed well. There is still no real solution to the changing issues in this directive, and no real sanction against government departments who flout its rules, for instance in the UK version of it. Subsequently the information industry has been forced to lower their expectations.

Perhaps a remedy may be on the way with INSPIRE (INfrastructure for SPatial InfoRmation). After two years of wrangling, the European Parliament and the Council of Ministers have agreed the terms of the INSPIRE directive, which aims at harmonizing access to and re-use of spatial information across Europe. The directive is designed to effectively patrol the conditions under which end-users can get (mostly free) access to government – derived mapping and other spatial information, in ways in which that access can be shared within government, between departments and between governments in Europe. The vital step will be a co-coordinated data collection standard for Europe. Common metadata, interoperability between Europe's 25 state mapping systems, and collection of data at one level in each government for inter-government sharing are certainly steps forward. But when the Directive becomes member state law in summer of 2007, the private sector re-users will want to see principles of access and charging further clarified. They also want 'real teeth' in the enactment to provide for the results of non-compliance.

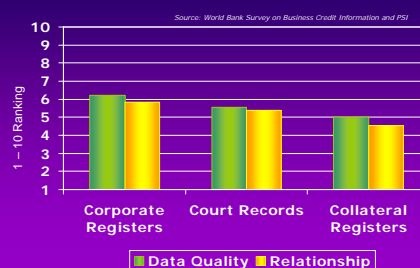
The success of INSPIRE will be just as critical as the Public Sector Information (PSI) directive to the future of the European Information industry. In these two landmark pieces of information the EU is endeavoring to create a framework for data exchange and re-use throughout the European Union.

Source: *EPS Insight Dec.01, 2006* www.epsltd.com

THE B2B DILEMMA WITH PSI

REVIEW OF PSI ISSUES: RESULTS OF THE WORLD BANK SURVEY

PSI – QUALITY AND RELATIONSHIP



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In 2006 BIIA members assisted the World Bank with a survey about the effectiveness of business credit information. One segment of the survey dealt with the effectiveness and relationship of the public sector information. Information companies were asked about the quality of public sector information and the relationship between public institutions and private sector information. The results are not very comforting, since public sector information is the foundation for accurate and reliable credit information. The overall rankings about the quality of corporate registers, court records and collateral registers are hovering around the mid-point of a scale of 1 to 10. The ranking about the public sector information with private sector information companies was equally low.

www.biiacom restricted member services segment, menu item member news.

Since the BIIA Shanghai Forum 2005 the BIIA has begun to mobilize allies such as the World Bank, the United Nations Conference on Trade and Development (UNCTAD), credit management circles such as the FCIB and others to create awareness in government institutions about the need for improvement in public sector information services. BIIA is seeking funding for a study which compares different public sector institutions and their impact on national economies. The purpose of the study is to prompt governments into action and to create opportunities for public sector / private sector information partnerships.

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B2B BUSINESS MEDIA IN ASIA

BOOMING MARKET LEADS TO STRUGGLE FOR MARKET DOMINANCE IN CHINA

According to Shanghai-based iResearch, the market for digital magazines in China, is in for a sharp increase. While in 2005 the market was estimated to be a relative modest US\$ 2,5 million, it is expected to be US\$ 12.5 million by 2006 and US\$ 156 million in 2010. Given the complexities of print-based approaches to market entry, foreign publishers have taken the view that the electronic route will be easier. Whether this will hold true has to be seen, because operating electronic editions within China is as highly regulated as print publishing. In the meantime the media battle seems to shift away from print towards the online world where the gains of the future are felt to lie.

Source: *EPS Insights September 27, 2006* www.epsltd.com

M&A - ALLIANCES

UNITED BUSINESS MEDIA(UBM) has announced the acquisition of two Chinese companies by its subsidiaries.

CMP technology from the US as acquired Beijing-based Customer Contact Center Standard for US\$ 350,000. It is a call center quality and certification business which UBM will complement its International Customer Management Institute unit.

The second acquisition was made by CMP Medica, which acquired MidiReach Healthcare Communications, a medical marketing business located in Shanghai, for cash (US\$ 1.1 million) and an earn-out up to US\$2.75 million.

BENNET COLEMAN forms strategic alliance with Mid-day

Bennett, Coleman and Co Ltd., publisher of Times of India and Economic Times, has signed an agreement with Mid-day Multimedia Ltd. for cooperation in printing, circulation and advertising sales. Bennett Coleman has announced two other cooperation plans with Indian media companies in the past 3 months. It will form a joint venture with HT Media to launch a new English newspaper in Delhi and acquired a 12% stake in a Gujarati daily, Sandesh and signed a cooperation agreement with the publisher.

Source: *Business Strategies Group (BSG), Hong Kong*
www.bsgasia.com

NEWS AND TRENDS

WEB 2.0 DEVELOPMENT IN CHINA

The Internet Society of China reported that the number of Internet bloggers reached 20.8 million at the end of 2006 in its newly published, China Internet Industry Survey Report 2007.

Baidu, a leading Chinese search engine, conducted a similar study in November 2006 and concluded that there were 19.87 million bloggers in China. Over 15.2% of bloggers update their blog once a week. The report also noted that the number of medial and education-focused blogs in China has been significantly increasing.

The Age, an Australian newspaper commented that the Chinese government is concerned about the popularity of blogs and it is considering new rules that may require all users to register using their real names before blogging.

Source: *Business Strategies Group (BSG) Hong Kong* www.bsgasia.com

CHINA INFRASTRUCTURE



B2B BUSINESS MEDIA IN ASIA

NEWS AND TRENDS

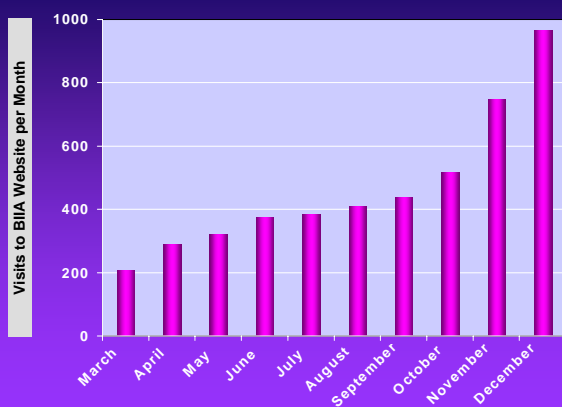
M&A - ALLIANCES

McGraw-Hill Companies to launch *Thai Business Week*

McGraw-Hill will cooperate with a Bangkok-based company, Bangkokstation Network co Ltd, to launch a Thai language edition of Business Week. The new monthly magazine will begin publishing in June. It will feature content from the international edition of BusinessWeek as well as local content developed by the Bangkok partner. **Source: Business Strategies Group (BSG), Hong Kong - www.bsgasia.com**

BIIA NEWS

BIIA WEBSITE TRAFFIC



BIIA Website traffic has grown to about 1,000 visits per month. This is an encouraging development as we continue to seek to improve the utility of www.biaa.com as a useful networking platform.

We are seeking from our membership a continued flow of press releases, local industry news, conference venues, studies, white papers and other documentation on the value of information in business decision processes.

Please contact Joachim C. Bartels at iejcb@attglobal.net.

We wish our Chinese Members and Friends a Happy New Year!



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