

MediBus

Hybrid Impact Bond bringing
standardized healthcare to the
tea plantations of Assam, India

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Assam - poor health situation in tea plantations

Population: 32 million
Population in tea fields: 15 million



Over 50% of India's tea comes from Assam

Poor financials of tea plantations

Lack of trained nurses & doctors

Lack of government funding

Rough & hilly terrain

Lack of medical awareness

More than 7 million tea plantation workers & families in Assam are deprived of basic healthcare.



Assam - poor health situation in tea plantations



Tuberculosis is prevalent: 17% of workers are affected

Child death is alarming: 35% of death of children below 14 is caused by diarrhoea

Malnutrition & Anemia weaken immunity: 95% are affected

Maternal mortality ratio is the highest in India: 404 per 100,000 live births



Solution: Mobile Medical Units

MediBus



6 medical equipped SUV's



Accredited quality of healthcare



Service (almost) free of charge



Strong partnership with Govt.



Baseline projects

Recent Mobile Medical Units from Govt. of Assam



Personal Comparable Pilot Project





Outcome & Impact

Performance Metric

50% Outcome

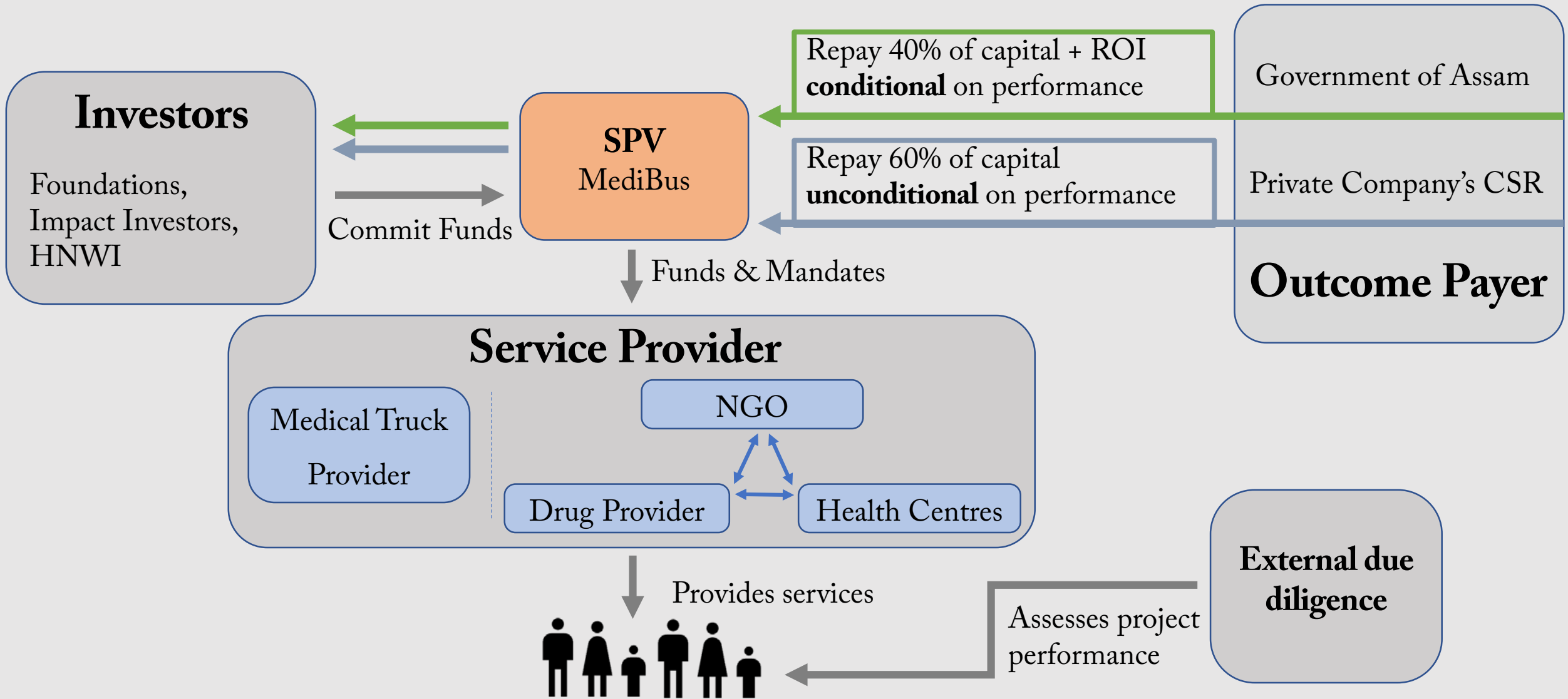
Yearly 75,000 people enjoyed quality health care,
accredited by the National Accreditation Board for
Hospitals & Healthcare Providers (NABH)

50% Impact

tuberculosis incident rate decreases by 8% yearly
and
infant mortality rate decreases by 8% yearly

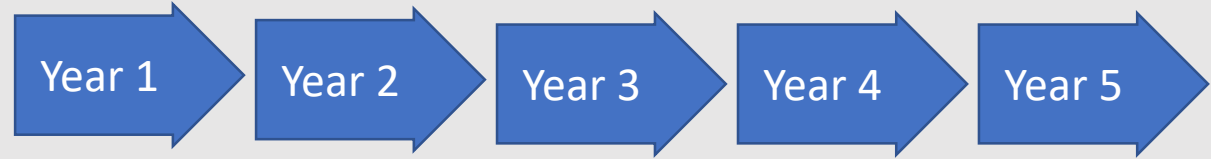


Bond Structure

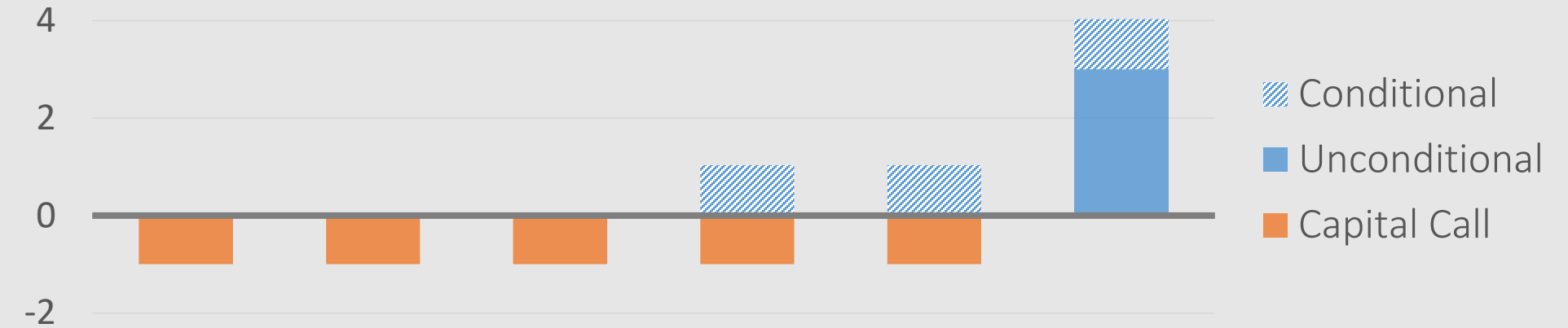




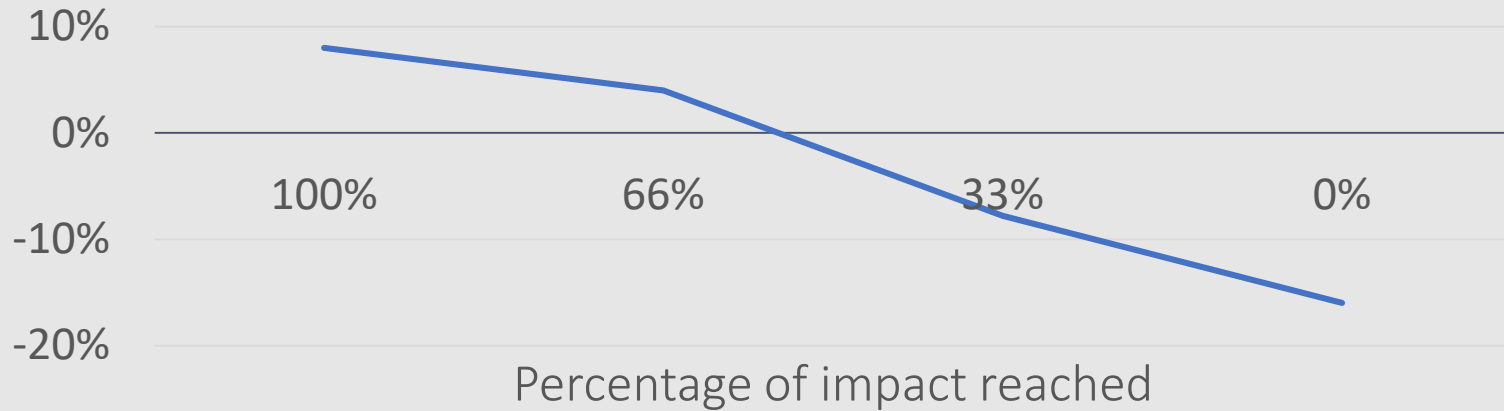
Investors returns



Fund Flows



IRR





Alignment of Interest



Government

**Private
companies**

Investors



Healthcare is a government responsibility



Only pays for actual impact



Boost of economy because of better health



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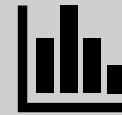
Note:

We target large private companies that

- can afford MediBus' outcome payment as their mandatory CSR
- have an interest stake in the tea estates



Opportunity to invest mandatory CSR



Fixed liabilities because companies cover the unconditional part of the outcome



Confidence in the project's outcome because government co-sponsors the outcome



Reverse tea plantations' bad health reputation



Alignment of Interest



Government

Private
Companies

Investors



Achieve impact with their investment



Attractive returns – 8% IRR expected



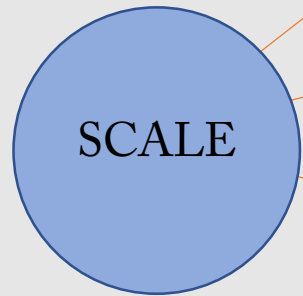
Diversification because of unique asset class



Downside protection -
60% of capital guaranteed



Potential for Scalability



Diversification

- ✓ Boat Clinics
- ✓ Specialized health care



Outreach

- ✓ Wider geography
- ✓ Non tea plantations



Capital

- ✓ CRS from a wider range of private companies
- ✓ More investment through higher confidence

Total Addressable Market

16 million citizens
in Assam lack basic health care

Current Outreach

300,000 tea workers
in Karbi Along

Thank You





Special Thanks for their valuable feedback

Austin Arensberg, principal at Scrum Ventures

Romaine Bove, took part in multiple health related missions in Africa

Nikhil Iyer, consultant, Dasra Pvt Ltd

Tony Nadakkavukaren, Regional Head, Tamil Nadu Operations, Pfizer India

Ranjith Thomas, Head of Production, Harrison Malayalam
Former Manager, Tata tea Estates, Kerala



Team



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Effective Uses of funds

