

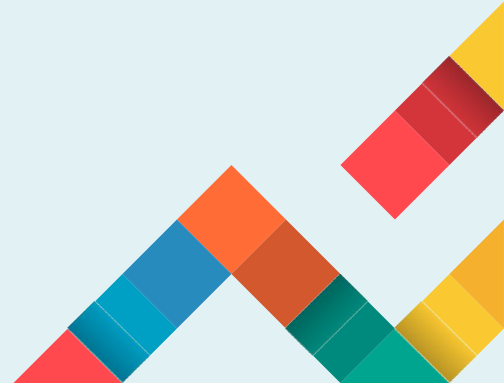


Modern Financial & Business Infrastructure for African Healthcare

www.arteri.africa

OUR STORY

Our experience as healthcare providers, patients seeking care, and startup founders has had us dealing with challenges that include financing healthcare, ensuring healthcare funds are not misused, sustainably paying for healthcare, providing easier payment access for patients and customers, and accessing needed finance for growing our health businesses.





THE PROBLEM

over 300+ sector players interviewed



- Most African healthcare small scale and medium enterprises (SMEs) find it difficult to access needed funding for their assets and growths.
- A lot of African healthcare SMEs do not have the requisite tools to manage their business and generate needed data to make financial and business decisions.
- Their patients often have to defer, delay or cancel needed care because of lack of access to health coverage and funds.

OUR SOLUTION

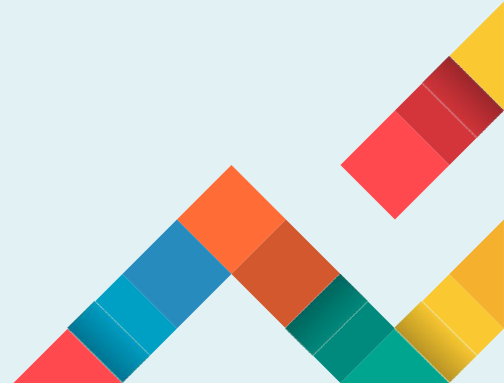


- CareMonie: Enterprise ledger solution for capturing healthcentric financial and business data, managing supply chain, and accessing capital.
- CareNowPayLater (CNPL): Consumer ledger solution for accessing financing and managing health funds, layered into key healthcare services and products.

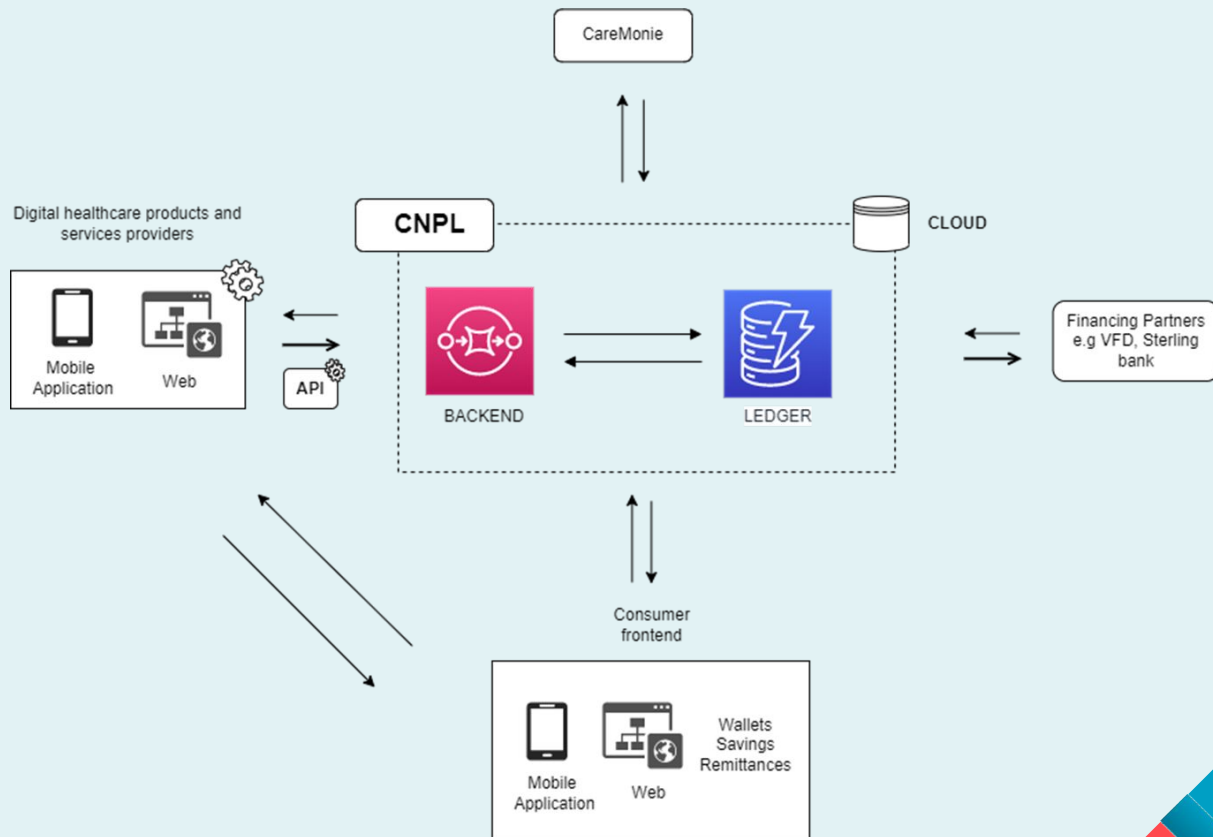


OUR VISION

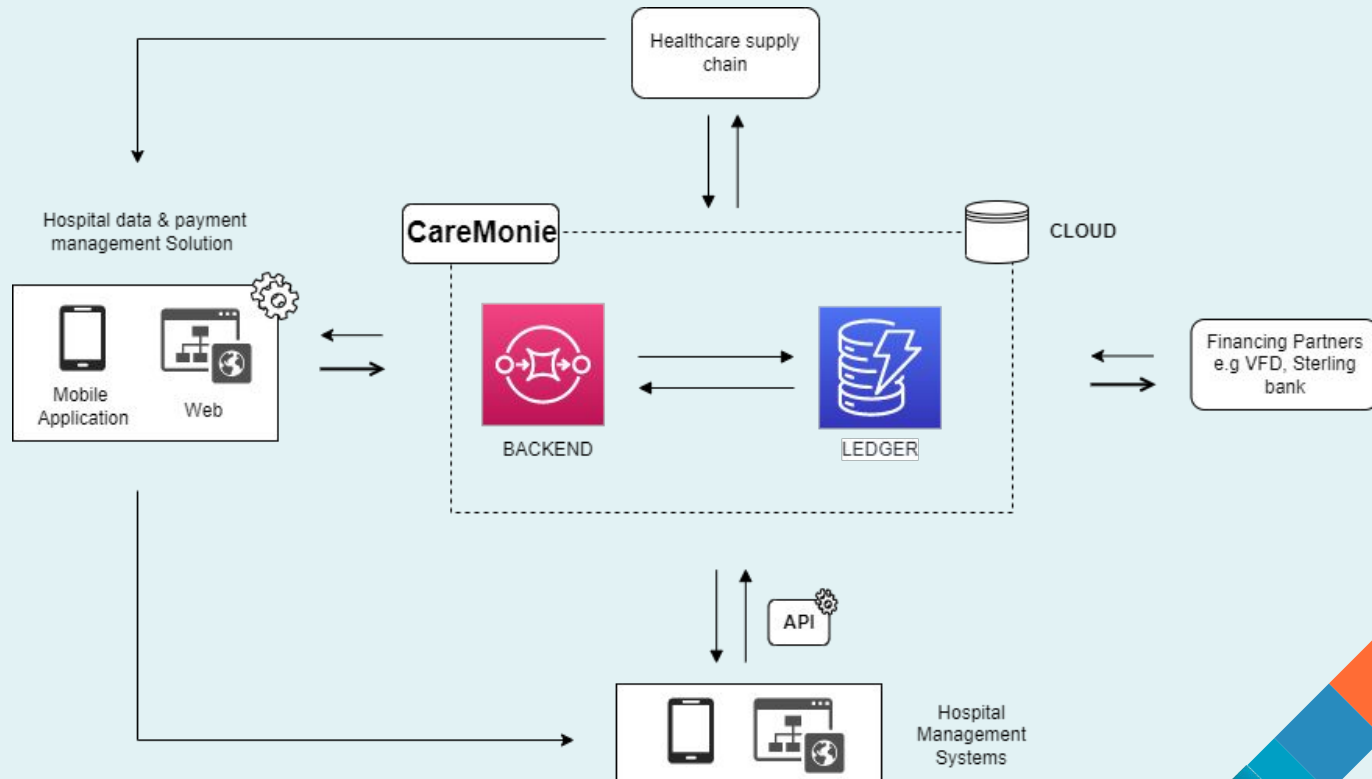
We want to make it alluring to work or invest in African healthcare again, by helping it to achieve and beat its “USD 259 billion by 2030” valuation



CNPL



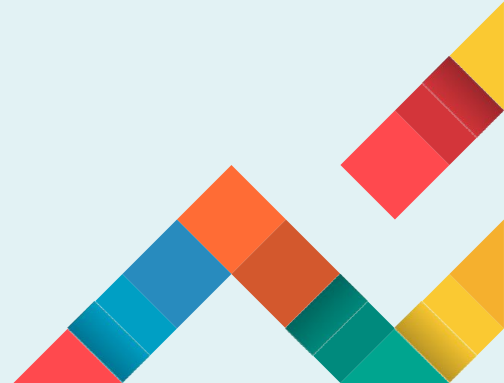
CAREMONIE



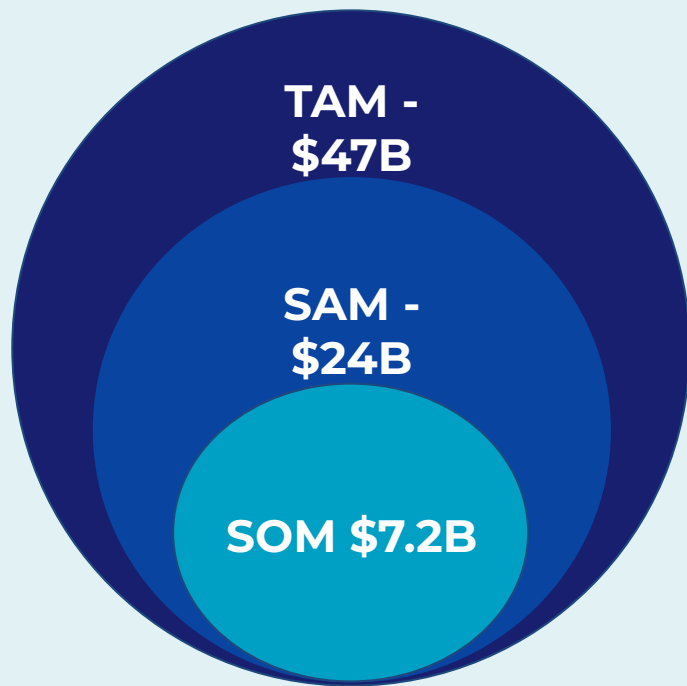
CNPL USE CASES

- Via our Kova feature, Arteri now empowers qualified consumers to access health insurance from more than 40+ HMOs at zero upfront cost
- Via our partnership with GIVO, Arteri is enabling GIVO recycling customers to use their waste to pay for health insurance
- Via our partnership with myMedicines - Nigeria's largest online pharmacy, Arteri now empowers qualified consumers to access drugs at zero upfront cost

*Financing is offered in partnership with financiers.



MARKET



African healthcare market, currently at USD 47 billion, is projected to be worth USD 259 billion by 2030.

There is a \$66 billion funding gap for private healthcare in Africa

More than 37 percent of all of Africa's health spending comes from out-of-pocket payments.

BUSINESS MODEL

CNPL

- Processing fees for advanced credit
- Interests on advanced credit

CareMonie

- Premium subscription to our business tools & APIs
- Rebates from providers, suppliers and healthcare services



COMPETITION

	Arteri	Helium Health	Carepay
Easy access to financing	✓	✓	✓
Business & supply chain tools	✓		
Financial sector integration	✓		
Savings wallet & programmable money	✓		

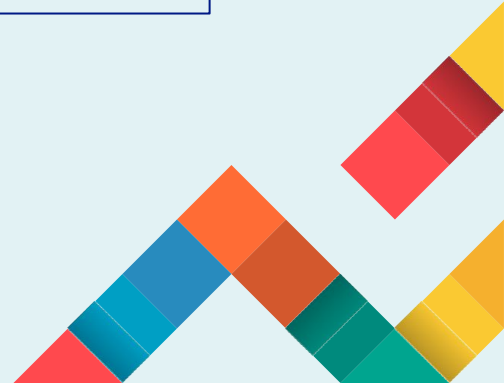
GO-TO-MARKET

Consumers

- One-on-one and community activation programmes
- SMS marketing
- Referrals
- Whatsapp and Facebook marketing
- Knowledge marketing
- Google Ads
- Creation of clusters based on existing local organizations and associations

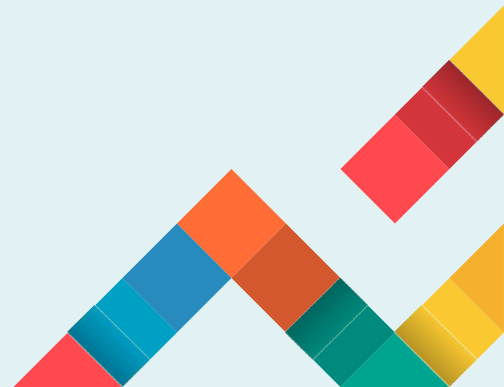
Businesses

- One-on-one meetings
- Referrals
- Email marketing
- SMS marketing
- Google Ads



TRACTION

- 200 care providers and consumers in our pipeline
- 5 BNPL partners and integrations
- \$20000+ in financing for health businesses
- \$100000+ financing requests
- 2 financing partners



FOUNDERS



TEMITOPE ISEDOWO, MBA
Co-founder & CEO

Experienced entrepreneur. Strong technical background. Fmr Director of Programs & Technology, AfriLabs. Fmr Regional Innovation Manager-Africa, The EdTech Hub. Fmr Associate Partner, LoftyInc. Board, HelpMum. Co-founder, Lyfecamp. Entrepreneurship @Stanford BASES. Leadership @University of Pittsburgh.



**DR. AYOMIDE OWOYEMI, MPH,
PhD (in view)**
Co-founder & COO

Co-founder & ex-COO - Wellvis.org, Certificate in leadership and management in healthcare, UoW. Public & Digital Health Specialist, and Clinician. Research Assistant - UIC mHealth Innovation Lab, Ex-consultant - APIN Global Fund grant. Ex-Project Manager on different public health initiatives



DR. DANIEL IROWA-OMOREGIE
Co-founder & CHO

Medical doctor & management consultant. Fmr consultant- BHCPF- NPHCDA gateway. Fmr consultant- EU-UN spotlight initiative. Fmr consultant GAVI funded Zero-dose initiative



OSARIEMEN IRAOYA
Co-founder & CCO

Experienced Data Analyst with strong background in credit, microlending and operations and business development. Former Operations Manager, Beyond Credit Limited. Business Development Manager, Otomax Limited. Member, Chartered Institute of Bankers of Nigeria.

ADVISORS



ABIMBOLA ADEBAKIN

CEO, Advantage Health Africa | Board
Member, Hallmark HMO | Fmr COO
Tony Elumelu Foundation | Fmr
Consultant FITC & Accenture



EMEKA EMENIKE

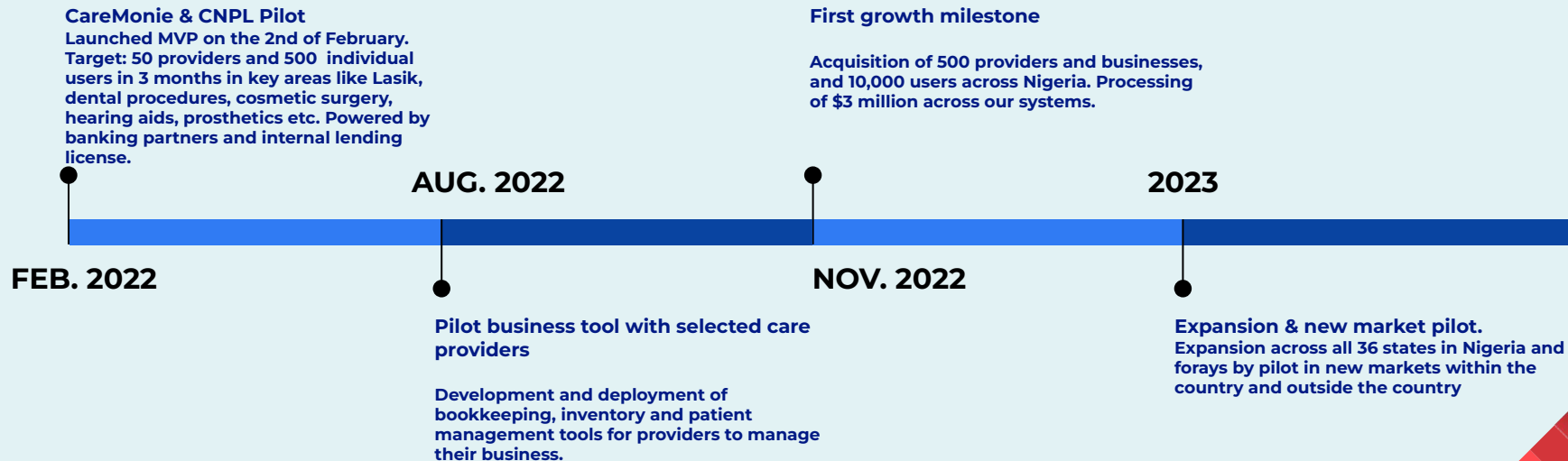
Director, ARM Capital Partners Ltd |
Director, Amara Medicare Ltd |
Director, CR Services (Credit
Bureau) Plc | Director, Sifa Food
Products Ltd



JEAN-PHILIPPE HOUSSOU

Associate, Raisers | Investment
Professional | Growth Advisor |
Fmr. Consultant, IFDC & GIZ | Fmr.
Analyst, Morgan Stanley

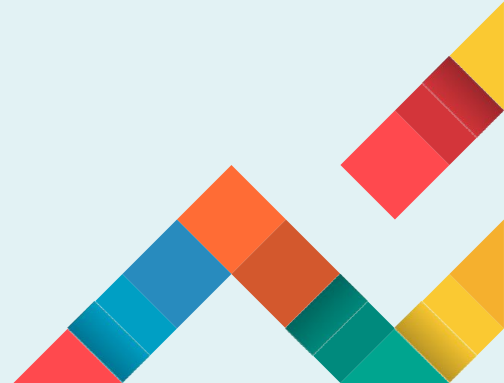
ROADMAP



OUR ASK

We are raising \$500,000 pre-seed to:

- Complete our product (CareMonie & Business tools)
- Development of blockchain infrastructure for CNPL and CareMonie
- User acquisition and expansion across Nigeria
- Hiring of early support staff, especially Dev and Sales roles
- Meet regulatory conditions and complete all partner agreements



CASE STUDY 1

Out of every \$4 remitted to Nigeria from the diaspora, \$1 goes to healthcare. However, a lot of these funds are mismanaged by individuals who are charged with managing them and not used for the appropriate purposes.

Arteri will be providing an exclusive channel that ensures that these remitted funds are domiciled in a wallet that can only be used for healthcare purposes alone.

This can be extended to use for organizations to buy healthcare package credit for their staff and ensure its only used for healthcare services and products alone. This is also useful to manage the fraud happening in the crowdfunding for healthcare purposes.



CASE STUDY 2

We are partnering with provider care management solutions to allow providers to capture values that allow them to manage their facilities, show the scale of their operations, their growth trajectory, their supply chain, and key financial data. They can then apply for ongoing advances to keep growing their facilities and meeting their financial obligations.

Data on scale of operations, growth, supply chain and finances is captured on the CareMonie dashboard for financial service providers to make financial decisions when providers apply.



THANK YOU

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