

Breakfast Inspiration Workshop – Health

21 March 2024

Program of the Day

1. Welcome and opening: Laure Wessems-Chibrac
2. Presentation: Michel Scholte
3. Presentation: Johanneke Maenhout
4. Presentation: Sytske Groenewald
5. Presentation: Dieuwertje Roos & Ruben Koekoek
6. **Q&A**
7. Closing: Laure Wessems-Chibrac

NAB
Impact Institute
NLC Health Ventures
Cardano
Social Finance NL



NAB

Laure Wessemius-Chibrac

Managing Director



Impact Institute
Michel Scholte
Co-Founder & COO



NLC Health Ventures

Johanneke Maenhout

Portfolio Director and Lead Portfolio Development



Vision on impact investing in healthcare

NAB Breakfast session health - March 21



Ticking timebomb: Without immediate workforce Region c

40% of medical countries in Eu

14 September 2022 | Medi

Society should accelerate the digital health transition, not resist it

Chris Hobson September 15, 2022

SEP 20 MORE ON POPULATION HEALTH

Healthcare gas emissions responsible for 10% of n emissions, 98,000 deaths

Addressing emissions has the potential to not c but also provide cost-saving opportunities, comm

How Remote Patient Monitoring Devices Can Provide A Path Back To Community-Based And Rural Healthcare

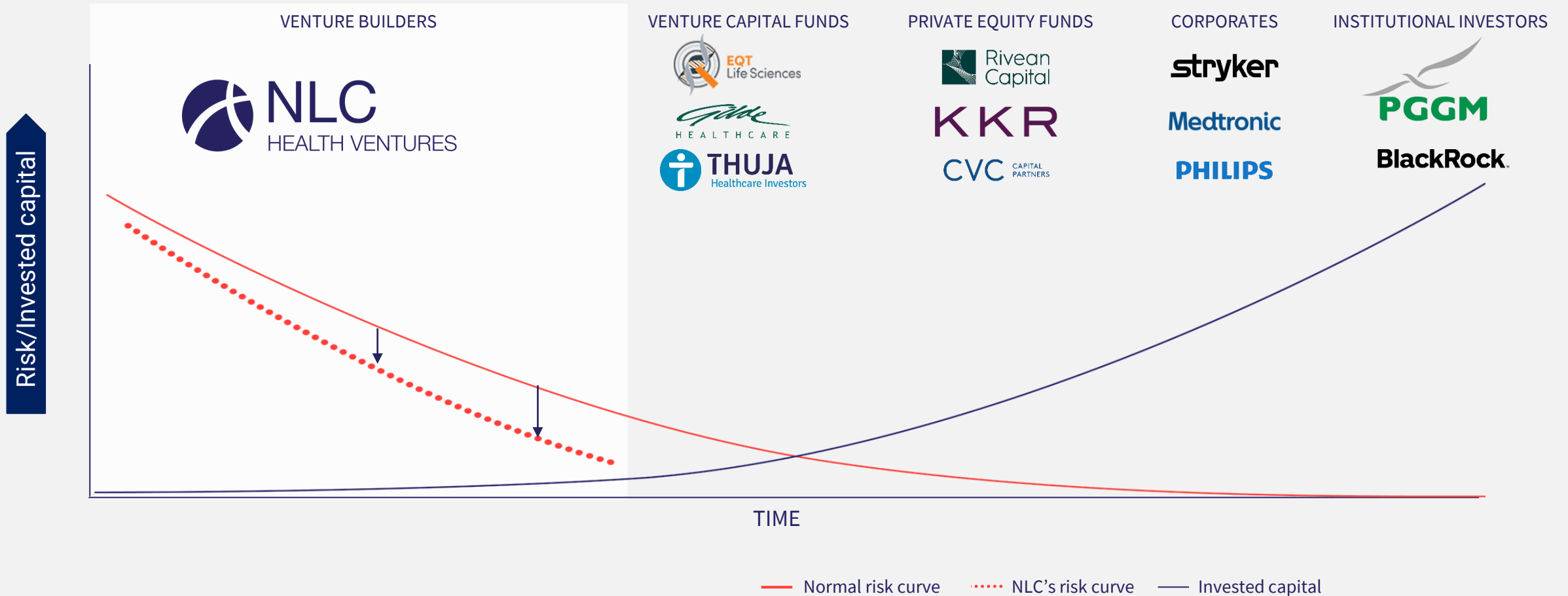


Iain Scholnick Forbes Councils Member
Forbes Technology Council COUNCIL POST | Membership (Fee-Based)

Sep 20, 2022, 09:45am EDT

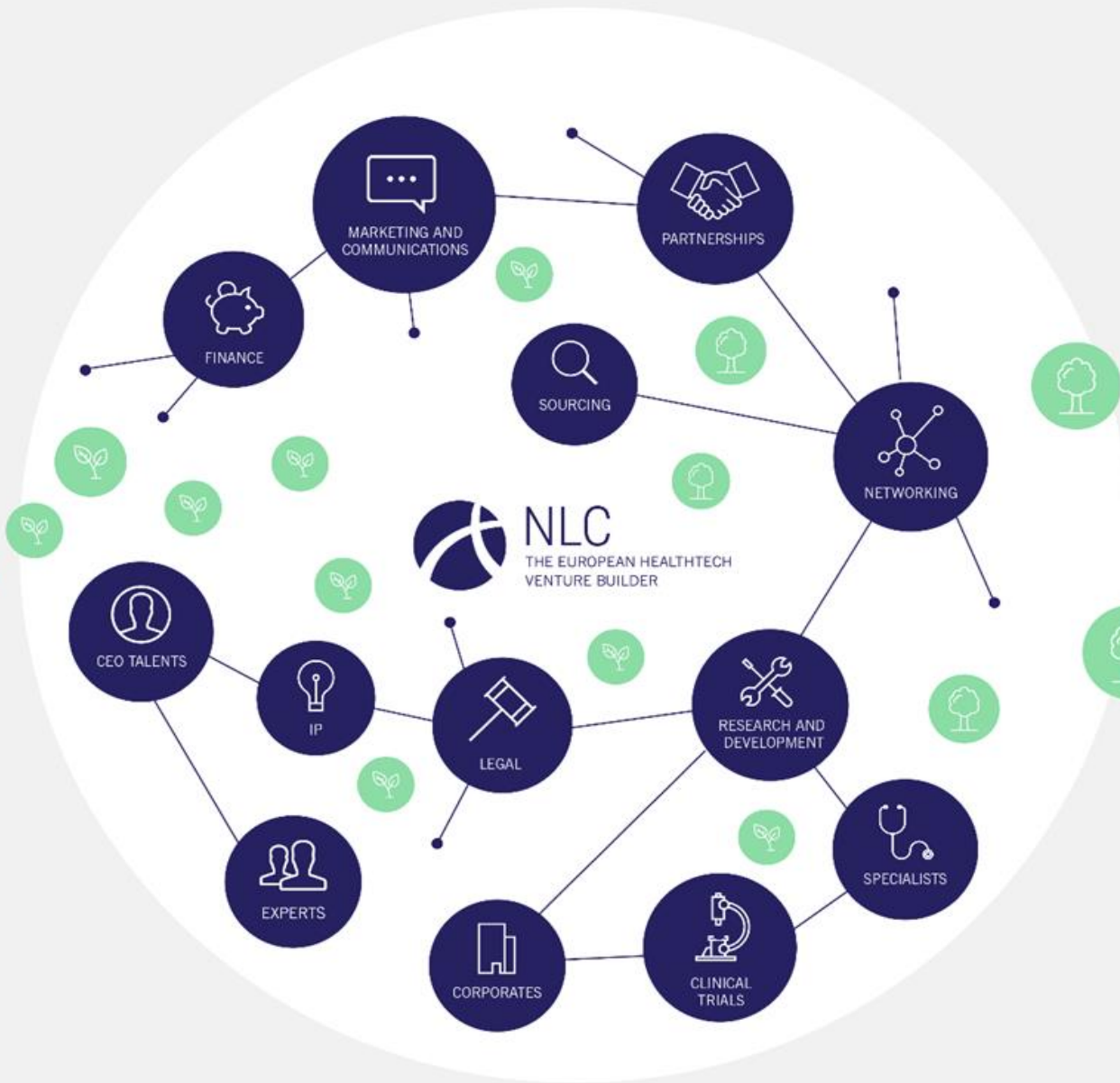


NLC OPERATES AT THE BEGINNING OF THE RISK CURVE





INVENTIONS



VENTURES

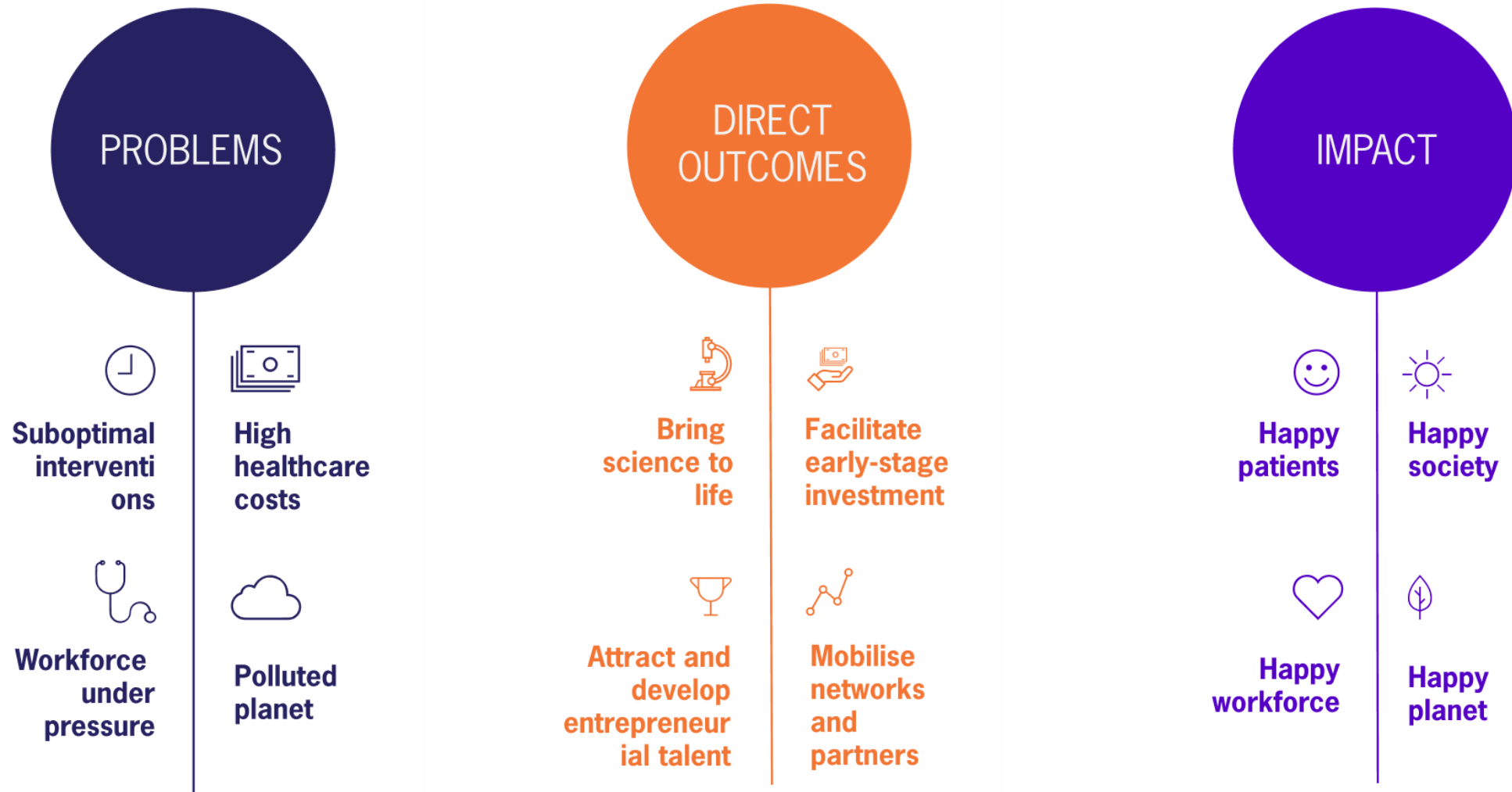


MAKING POSITIVE CHANGE

NLC improves **human health** and **well-being**, by making healthcare **more affordable** and **accessible** to all, and **reduces the environmental footprint** of the healthcare sector



THEORY OF CHANGE HELPS IN DEFINING IMPACT



IMPACT IS EMBEDDED IN OUR ENTIRE PROCESS IN SELECTING AND BUILDING VENTURES

OUR PROCESS



OUR IMPACT IN 2023

Our ventures secured **€36.2 million** in funding

+8% compared to 2022

22 ventures were built in 2023

€6.3 million of venture funding came from NLC's captive funds **+32% in 2023**

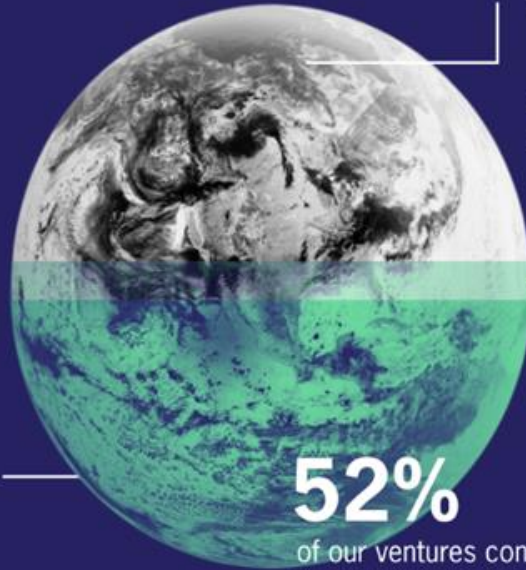
Ventures with a positive impact on both society and the workforce



in 2022



in 2023



9 different countries this year's ventures originate from all over the world.

Our portfolio is based in **14** different countries

+18% in 2023

44% in 2022

52%

of our ventures consider environmental factors in their development decisions



247,000 **+47%**

patients positively impacted by a treatment of our ventures, which account for

85,000 **+77%** unique patients



78% included in impact assessment



stimulate waste reducing initiatives*



Reduces the carbon footprint of sterilization processes by an impressive 85%.



Challenges

Annually, 310 million surgeries worldwide require 1 billion sterile instrument sets, posing challenges such as patient infections, hospital inventory management, and significant plastic waste.

In the US alone, 115 million kg of plastic waste is generated yearly from sterilization consumables.



Solution

Ansana addresses these critical issues with their innovative smart sterilization container, which not only reduces surgical site infections but also eliminates the need for consumables during the sterilization process. Next to that, it optimizes the inventory processes for the hospitals.



Happy planet

Reduces the carbon footprint of sterilization processes by an impressive 85%.

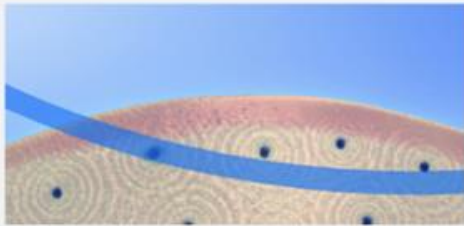
Estimated to reduce surgical site infections (SSI) by 10%.

Reduces overall material and labor cost with 50% and 10%, respectively

POROUS

Cortical Bone Microstructure Analysis

This fracture prevention could reduce ~140,000 tonnes of CO2 annually



Challenges

Osteoporosis, a chronic bone disease, impacts millions globally, with 1 in 3 women and 1 in 5 men facing osteoporotic fractures. Under-treatment persists, often due to inadequate diagnosis.

Limited accessibility and current technique limitations lead to late-stage identification. Early screening can avert individual and socio-economic burdens, including costly surgeries and waste generation.



Solution

POROUS quantitative ultrasound technology (QUS) aims at earlier and more precise osteoporosis diagnosis that could enable faster and more targeted patient treatment.

The POROUS technology offers a significant leap forward in the prevention of osteoporosis.



Happy planet

POROUS calculated CO2 emissions from their claim to reduce fragility fractures by 25%, focusing on hip fractures. This fracture prevention could reduce ~140,000 tonnes of CO2 annually by avoiding hip surgeries and rehabilitation.

An earlier study revealed screened patients gained an average 0.024 QALY (quality-adjusted life year).

IN 2024 WE WILL CONTINUE TO IMPROVE POSITIVE IMPACT, BUILDING ON THE LESSONS WE HAVE LEARNT SO FAR



Install an impact council, with representatives of all 4 'happys'



Better define how our ventures impact the workforce



Further grow our 'patient' -centric clusters to develop ventures that add value for patients (and their caregivers)



Built on more measurable impact → more ventures mature





NLC

HEALTH VENTURES

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Cardano

Sytske Groenewald

Impact Manager Private Markets

cardano

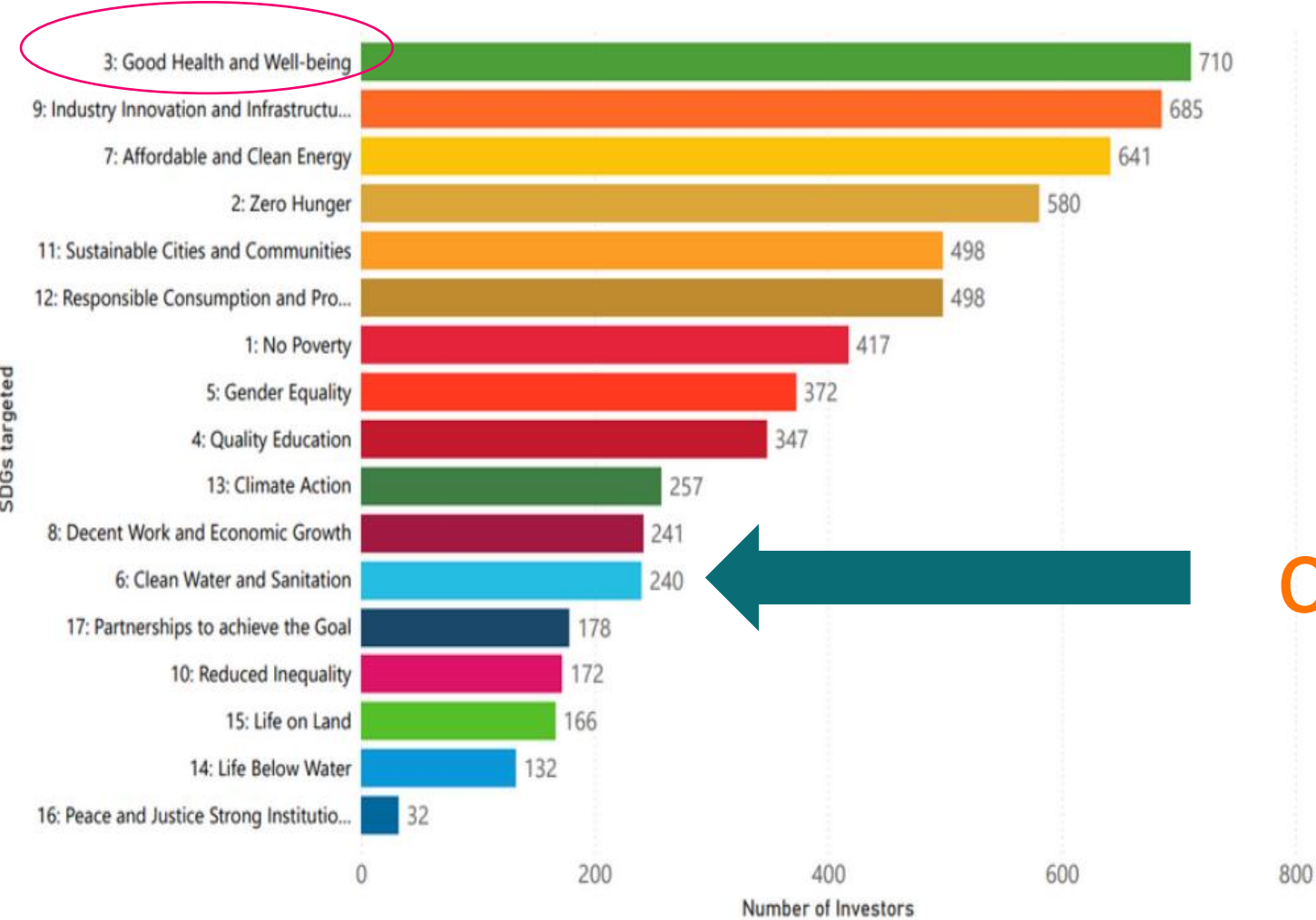
Improving Health: Investing in Sanitation & Water

Sytske Groenewald

Impact Manager – Private Markets



Health is most popular impact theme




6% impact capital allocated to SDG6

Source: (1) Phenix Capital (2024) Impact Report: Private Equity – Funds at a Glance; (2) Phenix Capital (2022) Impact Report: Water and Sanitation – Funds at a Glance.

Let's talk toilets!



A young boy with dark hair and a serious expression is sitting on a white toilet. He is wearing a yellow cloth around his waist. The toilet is outdoors on a concrete slab. In the background, there is a body of water and a cloudy sky. The overall scene is somewhat desaturated and has a somber tone.

**Globally, 3.2
billion people
have no access
to safe sanitation**

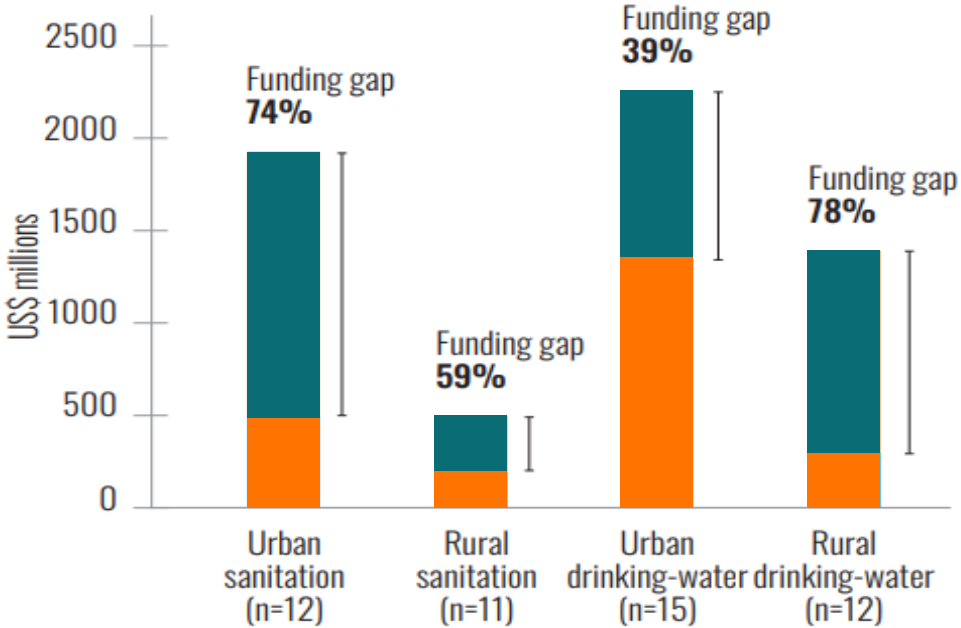
830,000 deaths due
to diarrhea and cholera.

1,000 children
under 5 die per day due to poor hygiene.

Impact investments are crucial to bridge funding gap

US\$ 114 billion
per year needed
to achieve SDG 6

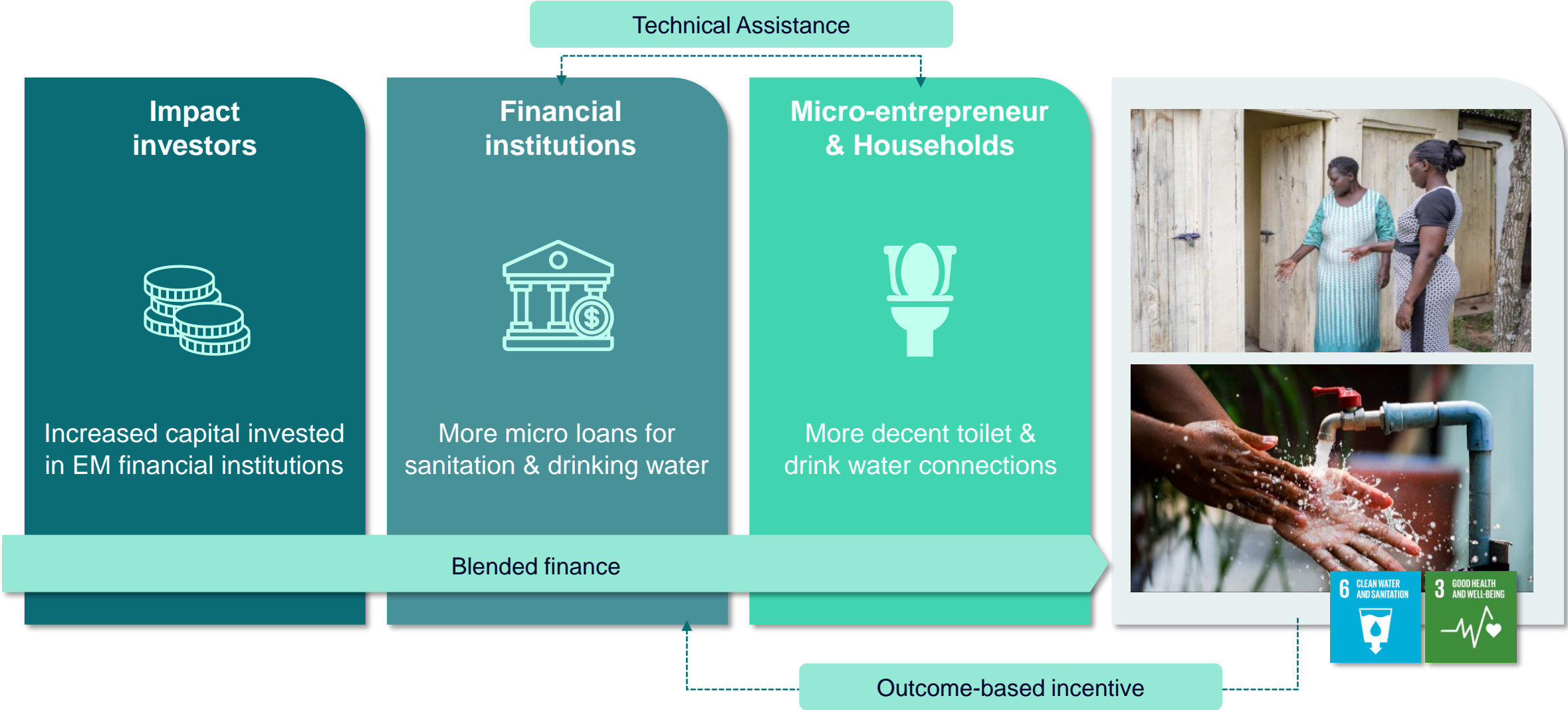
Available vs needed funds to reach national WASH targets



Source: National systems to support drinking-water, sanitation and hygiene: global status report 2019. UN-Water global analysis and assessment of sanitation and drinking water (GLAAS) 2019 report. Geneva: WHO.

How can you make a return through investing in toilets?

Our Impact Strategy focusses on access to finance for WASH



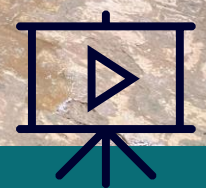
Investment Case: CASHPOR India



- 48% population India has no access to safe sanitation
- 17% of people in rural areas practice open defecation



- Loan: €3 million debt
- €100 average micro loan
- 36,842 toilets realised
- Tenor: 3 year



cardano

Join us!



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Social Finance NL

Dieuwertje Roos

Associate

&

Ruben Koekoek

Co-Founder and MD



Health Impact Bond Standing Strong

NAB Breakfast Inspiration Workshop



AGENDA

1. About Social Finance NL
2. Background
3. Structure
4. First results and lessons learned
5. Fall prevention in the media
6. Opportunities in healthcare





Meet the team

ABOUT SOCIAL FINANCE NL

WE ARE THE CATALYST FOR A RESULTS-ORIENTED APPROACH TO FINANCING, NOT ONLY BY ACTIVELY PARTICIPATING IN PROJECTS BUT ALSO BY INSPIRING AND MOBILIZING THE WORLD AROUND US TO THINK AND WORK DIFFERENTLY



Advisory



Intermediary



Sharing knowledge





BACKGROUND



ORGANISATIONAL CHALLENGE- FALL PREVENTION

FUNDING AND RESPONSIBILITY OF FALL PREVENTION IS SCATTERED, THE HEALTH IMPACT BOND (HIB) TRIES TO BRIDGES THIS ISSUE

Problem statement



- Bottleneck of innovations in the social- and healthcare domains:
 - Fragmented responsibility and funding
 - Benefits are divided
- Innovative approaches struggle to reach scale

Why a HIB?



- Veiligheid NL has done research into the benefits of fall prevention:
 - **Direct benefits:** hospital care, physiotherapy, nursing and recovery
 - **Indirect benefits:** lower health loss for seniors (DALY's)
- Bridging the fragmented responsibility and funding
- Opportunity to reach scale

SOCIAL CHALLENGE- FALL PREVENTION

EVERY YEAR IN THE NORTH-LIMBURG REGION, SENIORS EXPERIENCE 19.500 FALL INCIDENTS, RESULTING IN 7.000 MEDICAL TREATMENTS

Problem statement



- 70 + population in North- Limburg region: 40.000
- Fall incidents per year: 19.500
- Leads to medical treatments per year: 7.000

Goal

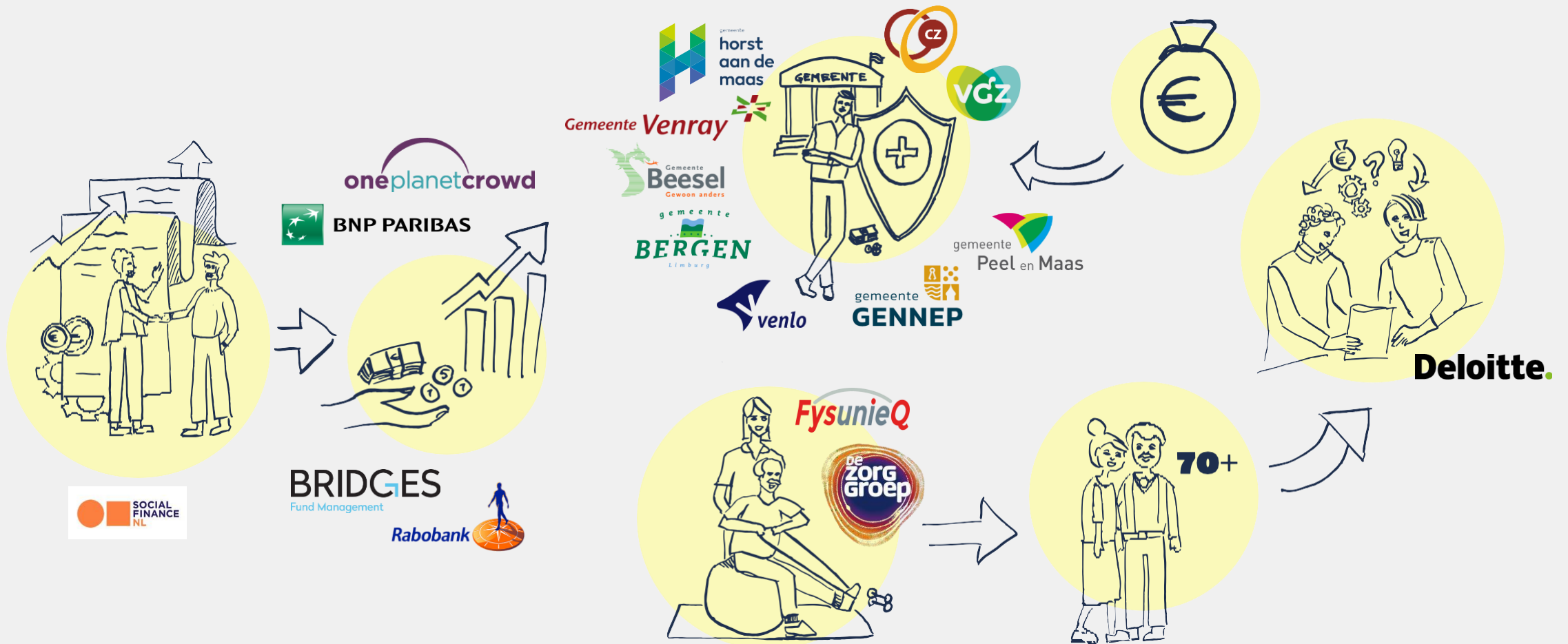


- Screen 7.000 elderly for a high risk of falling
- Funding and organizing fall prevention courses for 2.500 elderly in five years
- Avoid 3.940 fall incidents
- Reduction in fall incidents and therefore in medical treatments
- Seniors feel stronger and healthier. Enhanced self-reliance and mobility



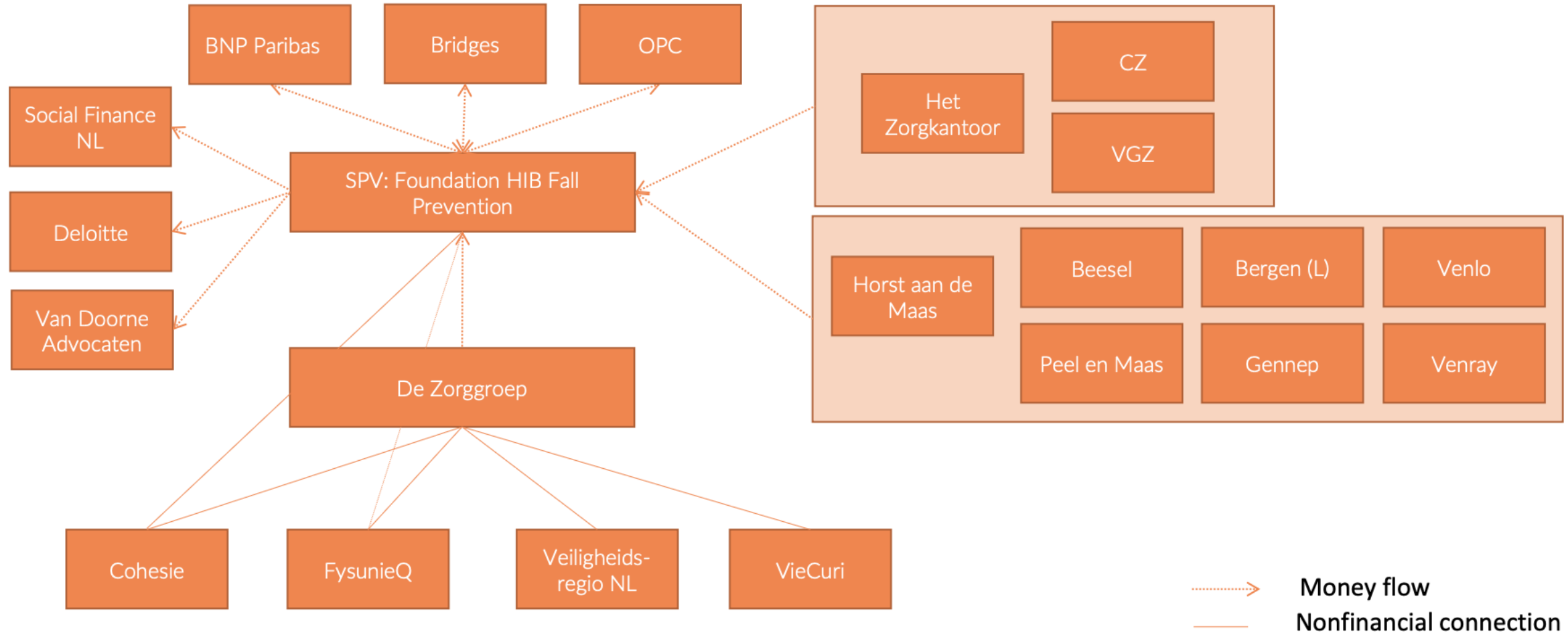
STRUCTURE

STRUCTURE OF THE HEALTH IMPACT BOND STANDING STRONG



LEGAL AND FINANCIAL STRUCTURE OF THE HIB

THE SPV FALL PREVENTION IS MANAGED BY SOCIAL FINANCE NL AND IS THE LEGAL INTERMEDIARY BETWEEN ALL DIFFERENT STAKEHOLDERS



OUTCOME PAYMENTS

THE OUTCOME PAYMENTS WILL BE PAID ON THE BASIS OF THE REDUCTION IN THE NUMBER OF FALL INCIDENTS

- Outcome payments are based upon a single indicator: the number of fall incidents avoided
- The financial worth of an avoided fall incident is based upon two values:
 - Costs of a visit to the ER due to a fall incident (based upon analysis of VeiligheidNL)
 - Percentage of fall incidents leading to a visit of the ER (based upon analysis of VeiligheidNL)
- Based upon a ratio between age categories of 60%/40% (70-79/80+), expected outcomes are worth €4.44 million
- The Outcome payments will be paid after a measurement period of a year.

Age	Costs associated with visits to ER due to fall incident	Percentage fall incidents leading to visit of ER	Costs associated with one avoided fall incident
70-79	€6,051.-	3.8%	€229.72
80+	€12,444.-	18.8%	€2,339.31

MEASUREMENTS

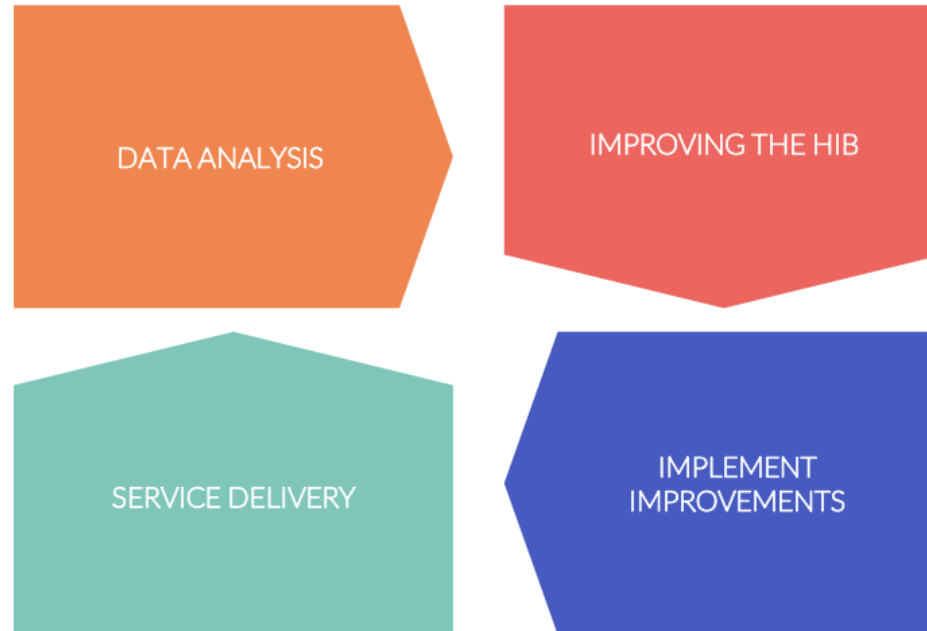
THE NUMBER OF FALL INCIDENTS WILL BE MEASURED BY DELOITTE AS AN INDEPENDENT AESSOR



- The number of fall incidents will be measured by Deloitte, as an independent evaluator:
 - At the start of the intervention
 - After the intervention every six months for two years
- The difference between the baseline and the outcomes is the number of avoided falls
- Other questions asked i. e.:
 - Physical health
 - Quality of life
 - Daily life (scale 1-10)
 - Do you benefit from the intervention?
 - Referrals after screening other than fall prevention courses

ROLES IN THE HIB – INTERMEDIARY

SOCIAL FINANCE NL ENSURES THE HIB IS ACTIVELY SUPPORTED AND CAN BE ADJUSTED WHILE IN OPERATION IN ORDER TO OPTIMISE IMPACT AND OUTCOMES





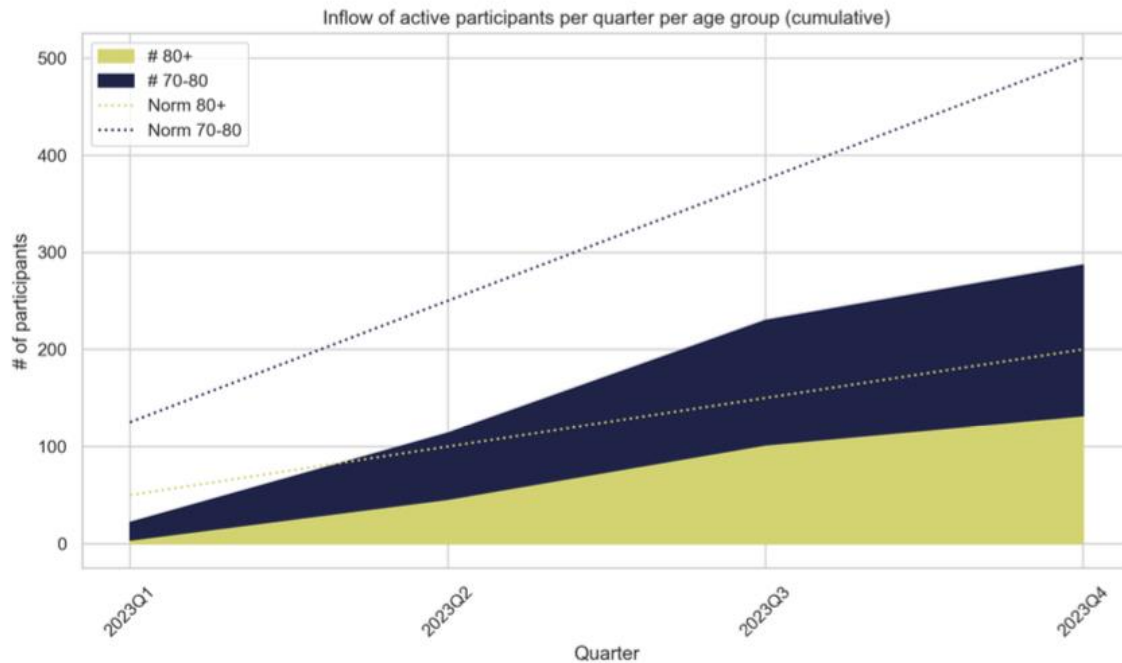
FIRST RESULTS AND LESSONS LEARNED



THE FIRST RESULTS

THE FIRST RESULTS SHOW A REDUCTION IN THE NUMBER OF FALL INCIDENTS AND ALSO SHOW THE CHALLENGES FOR THE PROGRAMME WHERE REITERATIONS CAN BE MADE

The programme manages to reach participants well...



...and leads to less fall incidents



- On average, participants give the program an 8.2 (out of 10) mean score.
- 80% of participants indicate they experience benefits from the programme, such as improved balance and muscle strength and improved self-confidence.
- The first effect measurement among 54 participants show that 44 falls were prevented, which is a decrease of 65%. This puts us far above the expected percentage of 43% fewer falls.

LESSONS LEARNED

AN UNIQUE COLLABORATION BETWEEN HEALTH INSURERS, MUNICIPALITIES AND INVESTORS TO OFFER FALL PREVENTION COURSES TO 2500 ELDERLY PEOPLE IN A STRUCTURED WAY

- Partially due to the HIB the 'ketenaanpak Valpreventie' was set up.
- Working together on a **regional level** has had many advantages. Such as extra publicity in the media and joint agreements in the medical domain. Coordinating regionally and organising locally works very well.
- Elaborate measurement of results and working data driven, possible to reiterate during the programme where necessary. This eventually leads to a more effective intervention.
- Through the HIB there is a bigger focus on the prevention of fall incidents. Because of this we focus on the area where impact is needed to be made.





FALL PREVENTION IN THE MEDIA

FALL PREVENTION IN THE MEDIA

THE HIB STANDING STRONG HAS BEEN POSITIVELY FEATURED IN THE MEDIA, ALSO DUE TO THE CELEBRATION OF THE FIRST ANNIVERSARY OF THE PROGRAMME



Het valpreventieprogramma van de Health Impact Bond 'Stevig Staan' ligt op schema. Ruim een jaar na de start van het vijf jaar durende programma, hebben 500 ouderen de valpreventiecursus doorlopen.



Steeds meer mensen overlijden na val, vooral ouderen slachtoffer

Steeds meer Nederlanders komen om het leven door een ongelukkige val. Vorig jaar overleden 6200 inwoners na een uitglijder, 15 procent meer dan in 2021, meldt het [Centraal Bureau voor de Statistiek](#) (CBS).

Dat komt neer op zeventien fatale vallen per dag. Hiermee is vallen de meest voorkomende niet-natuurlijke doodsoorzaak, gevolgd door zelfdoding (1900 per jaar) en verkeersongevallen (772).

Voorkomen is beter dan genezen. Zie hier de filosofie achter het project 'Stevig Staan', een valpreventieproject voor ouderen in Noord-Limburg. Minder vallen betekent minder opnames in het ziekenhuis en minder afhankelijkheid van de thuiszorg. Rabo & Co bezocht een informatiemiddag en de eerste praktijkles, allebei in Reuver. En sprak met Letje Janssen uit Horst, een van de deelnemers. 'Ik zou het fijn vinden als er maandelijks een herhalingsbijeenkomst zou zijn.'

Bernard ter Haar, voormalig topambtenaar en bestuurder van Social Finance NL.

Hoe moet het dan wel in de nieuwe polder?

'In Limburg loopt een experiment met valpreventie. Door de vergrijzing vallen steeds meer ouderen, met stijgende zorgkosten tot gevolg. Door trainingen te geven kun je dat verminderen, wat de zorgverzekeraars uitgaven scheelt. Als er aantoonbaar minder gevallen zijn, keren de gemeenten en zorgverzekeraars uit aan de investeerders in dit project, waaronder Rabo en BNP Paribas. Dat is een voorbeeld van slimme oplossingen in de nieuwe polder.'

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OPPORTUNITIES IN HEALTHCARE



OPPORTUNITIES IN HEALTHCARE

WHAT ARE OTHER OPPORTUNITIES IN HEALTHCARE FOR RESULTS BASED FINANCE?



Q&A

Thank you for attending this event!

Please fill out the Evaluation Form. 7 questions and takes only 2 mins



Next Breakfast Inspiration Workshop –
Regenerative Agri Food
Date : 30th May