

OUR WORK AT A GLANCE

Connecting people to quality healthcare

PharmAccess Group aims to provide affordable access to quality healthcare for low-income populations in sub-Saharan Africa through the introduction of innovative financing mechanisms (including health insurance) and the improvement of healthcare quality. By changing the paradigm in healthcare delivery and financing, more resources, efficiency and effectiveness are introduced into the system.

STRATEGIC HIGHLIGHTS

Public-private partnerships Through solid partnerships with several national and regional African governments, international (donor) organizations, multi-national corporations, health (accreditation) organizations, investors, banks, private healthcare providers and insurers, we provide support in creating sustainable and scalable healthcare systems.

Financial leverage By using public and private funds to lower risk, we aim to increase investments and attract more capital for Africa's underfunded health systems, thereby multiplying our development impact. The grant from the Dutch Ministry of Foreign Affairs has enabled the PharmAccess Group and IFHA to mobilize more than three times as much in realized and more than six times in committed resources.

Institutionalizing quality Through strategic partnerships with the governments of Kenya, Tanzania, Nigeria and Ghana, SafeCare is becoming one of the national evaluation systems that set standards and certify quality of care.

Scaling up functioning health systems The Kwara State Government has committed to take over financial responsibility of the State Health Insurance Program and scale it up to at least 60% of the population by 2018. In Tanzania, we are working with the national and local government to improve and scale up their Community Health Fund.



Awards

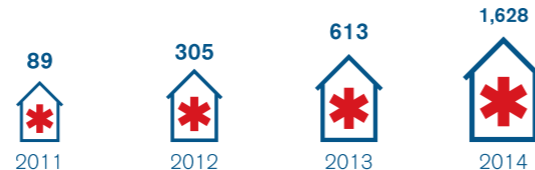
IFC-Financial Times Essay Competition, silver prize (2007)
G20 SME Finance Challenge (2010)
ImpactAssets 50 (2013 & 2014)
OPIC Impact Award for Access to Finance (2014)
OECD DAC Prize for Taking Development Innovation to Scale, finalist (2014)



SafeCare is an internationally recognized quality improvement program for health facilities in resource-limited settings.

1 QUALITY

The # of clinics using SafeCare continues to grow:



2 CAPACITY BUILDING

With our local partners, more and more health professionals are being trained on medical quality and business skills.



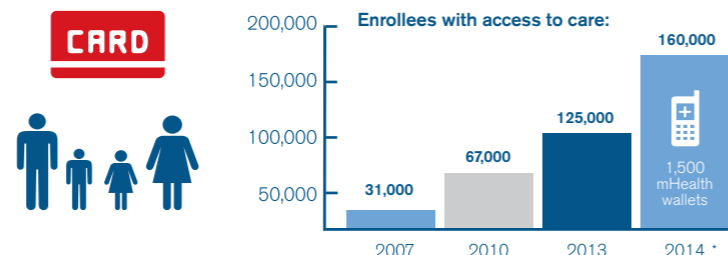
3 ACCESS TO CAPITAL

Through a layered capital structure, **Medical Credit Fund** helps clinics qualify for loans from local banks. By providing financing and technical services, clinics are able to establish a track record of borrowing and repaying their loans so that they can improve the quality of their healthcare services.

4 HEALTH PLANS

We reduce financial barriers for patients to access healthcare through products such as:

CRAD
Health insurance mHealth wallets



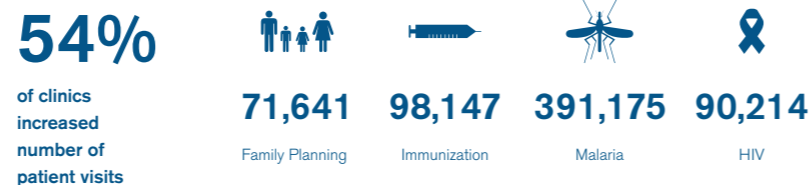
* This includes enrollees from insurance programs where HIF only provides technical assistance.

5 RESEARCH & ANALYSIS

Due to the pioneering nature of our approach, **impact evaluation** is an integral part of our programs.

Scientific impact research on our program in Kwara proves that our approach increases use of modern health facilities. Also health outcomes have improved significantly.

Patients in our SafeCare programs have access to life-saving treatments such as:



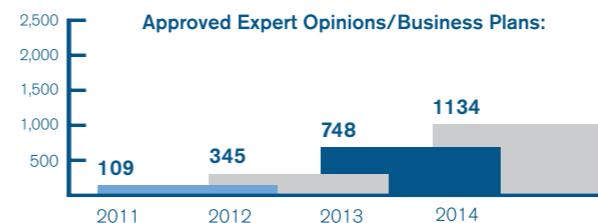
Facilities in the SafeCare program treat about **1,584,000** patients every month.



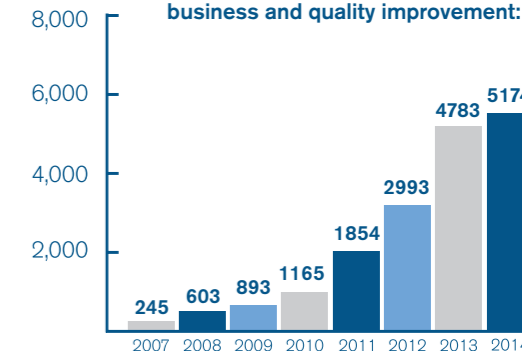
Clinics show the best performance in the areas of:



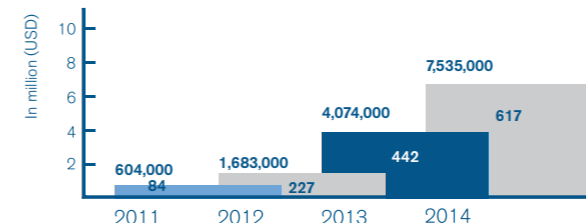
Approved Expert Opinions/Business Plans:



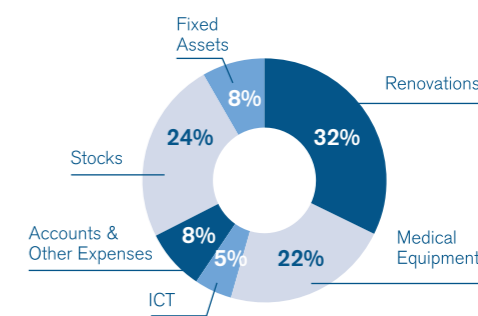
Health professionals trained on business and quality improvement:



A growing number of clinics are receiving loans from our partner banks:



Clinics use the loan to improve quality and availability of services:



African banks now see the business potential of the healthcare sector and are starting to design loan products of their own.



96.5%
of loans is repaid on time

Distribution in the risk pool:

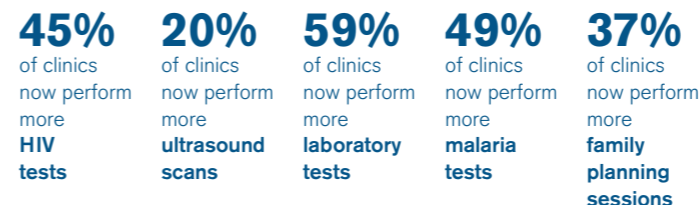
35% of enrollees used care in the past year.



TOP 3 REASONS FOR PATIENT VISITS:

1. Malaria
2. Hypertension
3. Pregnancy

In Asa, in Kwara State, Nigeria, **70%** of women in the treatment group were insured during delivery.



Healthy populations are a major driver of economic growth. By stimulating demand as well as supply, our approach sets an upward spiral of trust, capital, financial services, quality and availability of health services in motion, making the healthcare market more attractive for financial companies and investors and improving healthcare delivery and affordability for patients. With a growing number of highly valued international partners, we continue to work towards achieving inclusive healthcare and financial protection.

