



BYON8

Making healthcare a right,
not a privilege

A global health crisis

- There is a global shortage of 7 million health professionals.
- >4 billion people lack access to basic healthcare.
- 40% live in emerging markets.*

*WHO, NCBI

**Africa, Mena and Asia

Why the crisis is not being solved



Healthcare challenges

Pressuring the healthcare system in the emerging markets:

Zero automation

- Health professionals collect and administrate patient data manually -> increase in time spent/consultation.

High consumer demand

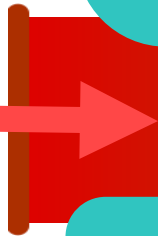
- Middle class is growing -> People become older -> Increased demand to meet a doctor, even for mild health problems** -> longer queues.



The consequences

For clinics and patients:

- Time consuming consultations.*
- Low accessibility
- Continuous decline in health professional/patient ratio because of consumer demand and administrative workload.



HEALTHCARE SYSTEM

High pressure!

- The result of all consequences is a lack of productivity, quality and access to healthcare.

Source: Deloitte



The solution



BYON8

BYON8 relieves the pressure in healthcare by empowering patients with a self-assessment tool.

*Patient being consulted by a health professional

**The flu, mild upper respiratory tract diseases, treatment of non-communicable diseases such as hypertension, diabetes etc.

BYON8 – Your health mate

- **Instant healthcare** – BYON8, Your health mate, available 24/7. No more queues.
 - **Self-assessment** – Ask BYON8 when you feel ill, answer questions and learn about possible causes. BYON8 even provides healthcare recommendations from the comfort of your home. That way you know if you need to talk to a doctor or just follow self-care recommendations.
 - **Chat** – Connect to our network of doctors and consult remotely via chat when you need it. No more “just in case” visits.
-
- The unique combination of rule-based data and risk assessment machine learning (“ML”) – contributes to BYON8s powerful diagnostic engine.

92%



Diagnostic accuracy



Why BYON8 is the solution

BYON8 relieves the pressure in healthcare by empowering patients with a self-assessment tool

Primary target group* – B2C



Instant healthcare

Your health mate, available 24/7 in your smartphone.



Self-assessment and prevention

Monitors your health, provides a health plan and thereby it can prevent diseases. BYON8 identifies diseases, triages* your health status and guides you to the correct healthcare provider if you really need it.



Chat

Text chat with a partnering doctor (BYON8 Plus+). Confirm recommendations from the app and discuss anything that is health related.



The product



A new market position in healthcare

Self-assessment.

Connects users with partnering doctors through text chat.

BYON8 guides you to the health professional that matches your needs and provides them with your data through BYON8 Pro.

Secondary target group

Partnering with doctors – BYON8 Pro

A Web service for doctors to receive user data to save them time and improve diagnostic accuracy. It also works as a customer acquisition channel.

Telemedicine



Primary Care



Hospitals/
Specialists



*Triage=Level of care, e.g. if a patient can stay home for self-care or needs to visit a hospital immediately.

Why now

The digital evolution and healthcare trends are surging

Digital penetration

- Several key factors appear but one big game-changer is internet access, which has increased 1,066 percent since 2000.
- Europe and the U.S are regions with high digital penetration. Sweden has a smartphone penetration (pen.) of 74% (2nd in the world) and internet pen. is >94%.
- Whilst in emerging markets, such as Kenya, has a 16 % smartphone pen. and 44 % internet pen. The difference here is that Kenya (and other emerging markets*) has a growth of almost 400% in digital penetration since 2013.

Emerging markets

- With increased access to basic healthcare the emerging markets are now starting to face the same challenges as the rest of the world. Clinics are aggressively seeking solutions to increase quality through diagnostic accuracy and consumers are jumping on the self-management trend.

*such as Africa, Asia, MENA
Source: Deloitte

Healthcare trends

- AI in medicine is being used to improve the efficiency, accuracy, and speed of smarter healthcare.
- Patients are demanding healthcare solutions that are coordinated, convenient, customized, and accessible – Telemedicine is a perfect example.
- Patients are taking a greater interest in their care, they are more willing to self-manage and empower themselves by keeping track of their health data.



Market Size

Emerging markets is the future



General

- Global health care spending is projected to increase at an annual rate of 5.4% in 2018–2022. This would be a considerable rise from 2.9% in 2013–2017.
- Total spending is projected to reach USD 10,059 bn in 2022.

Target markets

- Launched in Kenya and Uganda. Nigeria and South Africa in 2021.
- 4 countries = USD **4bn** of the A.I health market.



Market growth

10% of global GDP is spent on health.

With an evergrowing self-management trend in the emerging healthcare markets, demand for instant healthcare from the general public and a healthcare system under pressure the market is in need of an automated self-management solution to collect, store, triage and evaluate patient information.

Addressable market:

- Smart health, USD **510 bn** by 2024
 - The subcategory A.I health stands for USD **>102 bn**.
 - USD **>24 bn** in Africa and India.

65 % of the market growth is in Asia, Africa and MENA*(emerging markets)!

Source: Worldbank, Deloitte and UBS

Business model

- Primary focus on B2C that will enable a C2B pull towards healthcare providers to generate a rev-share from doctors.
- BYON8 is an app for anyone to download. There is a free and a Plus+ version.
- BYON8 Pro* is an app/web service addressed to partnering:
 - Health professionals and clinics
 - Telemedicine partners
 - Insurance and Telco partners
- Think of partnering doctors being a part of a network of clinics within BYON8 that we can offer our users as a service similar to how Uber offers taxi drivers to their users.

*The version of BYON8 where health professionals can consult users, see patient data and automate their work routines. Monetization not yet launched.

Pricing strategy



Freemium

\$0/month

BYON8 is free to download and lets the user do check-ups and store their data for free.



Plus+

\$2.5/chat
~50% gross-margin

Chat with BYON8s medical team to confirm the recommendation from the app remotely.



Pro*

Rev-share
100% gross-margin

BYON8 Pro (the health professional version).



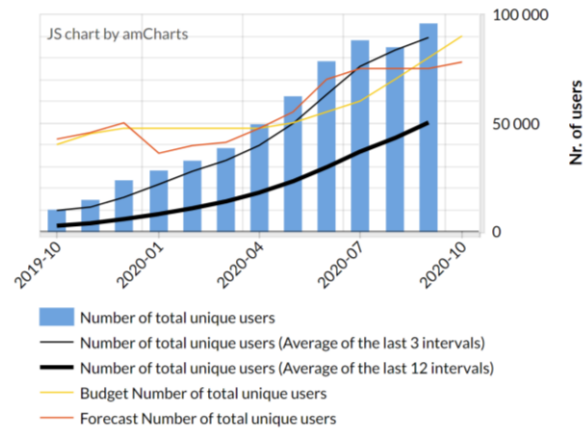
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BYON8 

BYON8 KPI's

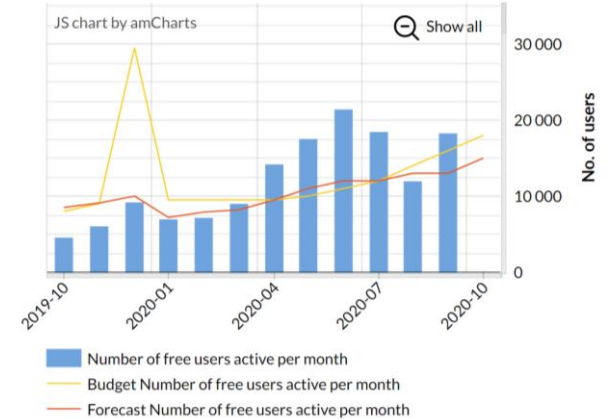
The measurement of BYON8s success

Number of Total Unique Users

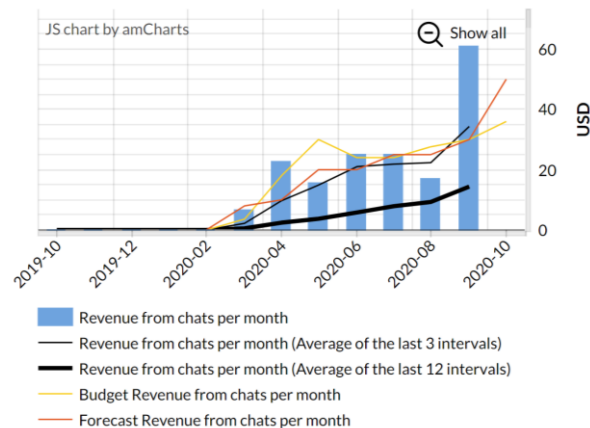


>95,000 Total Unique Users
12-month cohort.
>20,000 Monthly active unique users
Avg. 70% growth MoM since launch Sep/Oct 2019.

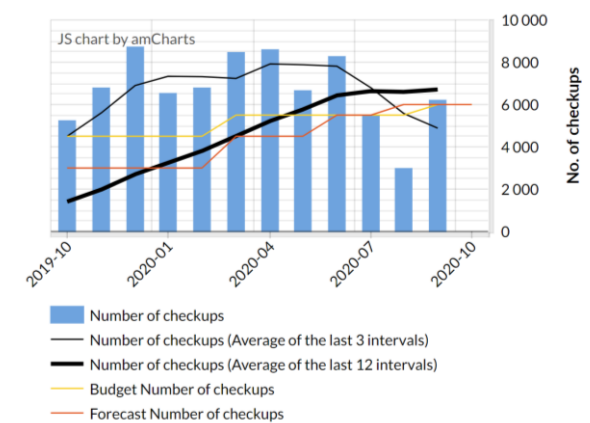
Number of Free Monthly Active users



Revenue from chat consultations



Number of Checkups*



*Checkups = Self-assessments of symptoms users do in the app to retrieve potential causes/diseases from the A.I.

Achievements



BYON 8
YOUR HEALTH MATE

Top 1 app

2 months in a row among
medical apps in Kenya

4.5 star review

190 reviews



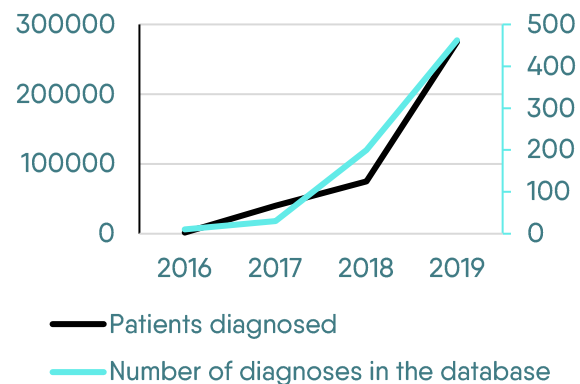
1.1 MUSD in funding

Through investors and
accelerator programs

Quality control

Value and safety for our users and partners

Number of patients diagnosed and number of diagnoses in the database



Diagnostic accuracy 92%.

Based on >290,000 patients.

>450 peer reviewed diagnoses

in the BYON8 medical database.

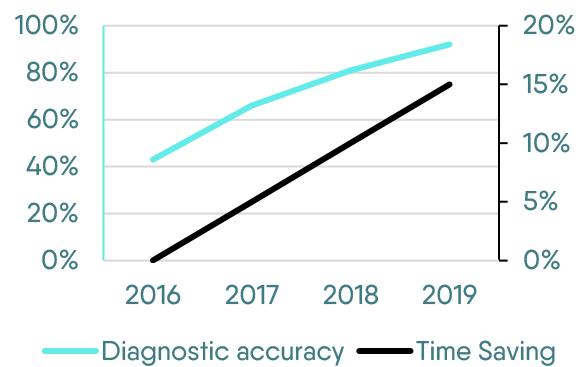
5 engaged universities

and one NGO. One of the most important factors when consumers choose a healthcare platform to upload their data according to recent studies.*

Time saving

Health professionals saves up to 15% of their time/consultation.

Time savings and diagnostic accuracy
























*Deloitte



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BYON8

Competitive landscape

	Diagnostic accuracy	Modular A.I	Emerging markets focus	Health care provider	Risk Assessment Algorithm
 BYON8	92% 				
 ada	86%				
 Daktari	N/A*				
 babylon	85%				



Don't reinvent the wheel

- Connecting users to an existing eco system.
- Not depending on government substitutes.
- BYON8 is not a health care provider – easier to scale.
- BYON8 scales faster. More data -> Stronger A.I.

*Daktari are currently not providing clinical decision support which is why there is no data on their diagnostic accuracy.

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How to stay ahead of competition and take a greater market share

Funds needed

\$ 1.2m

\$4.4mUSD
pre-money
valuation

For what

- **Network and expertise**
 - Board Members
 - Advisory board
- **Marketing and sales spend**
 - Digital/Physical Marketing Campaigns
 - Events/Fairs/Seminars
 - Partnering with insurance/telecom
- **Personnel**
 - Recruiting marketing/growth personnel in Kenya
 - Setting up HQ in Nairobi, Kenya
- **Growth expansion**
 - Product expansion and penetration in Kenya/Uganda through the Ministry of Health, public institutions and the Kenya health care federation.

Use of funds

25% Development,
Personnel, Compliance.

5% Network and expertise

20% Growth
expansion



15

Months of runway

Milestones:

- 1M Total unique users
- 20K USD MRR

50% Marketing and
sales spend

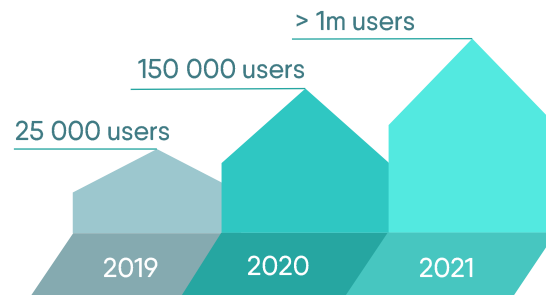
Expansion strategy

Reaching markets with over two billion people by 2024

Comments

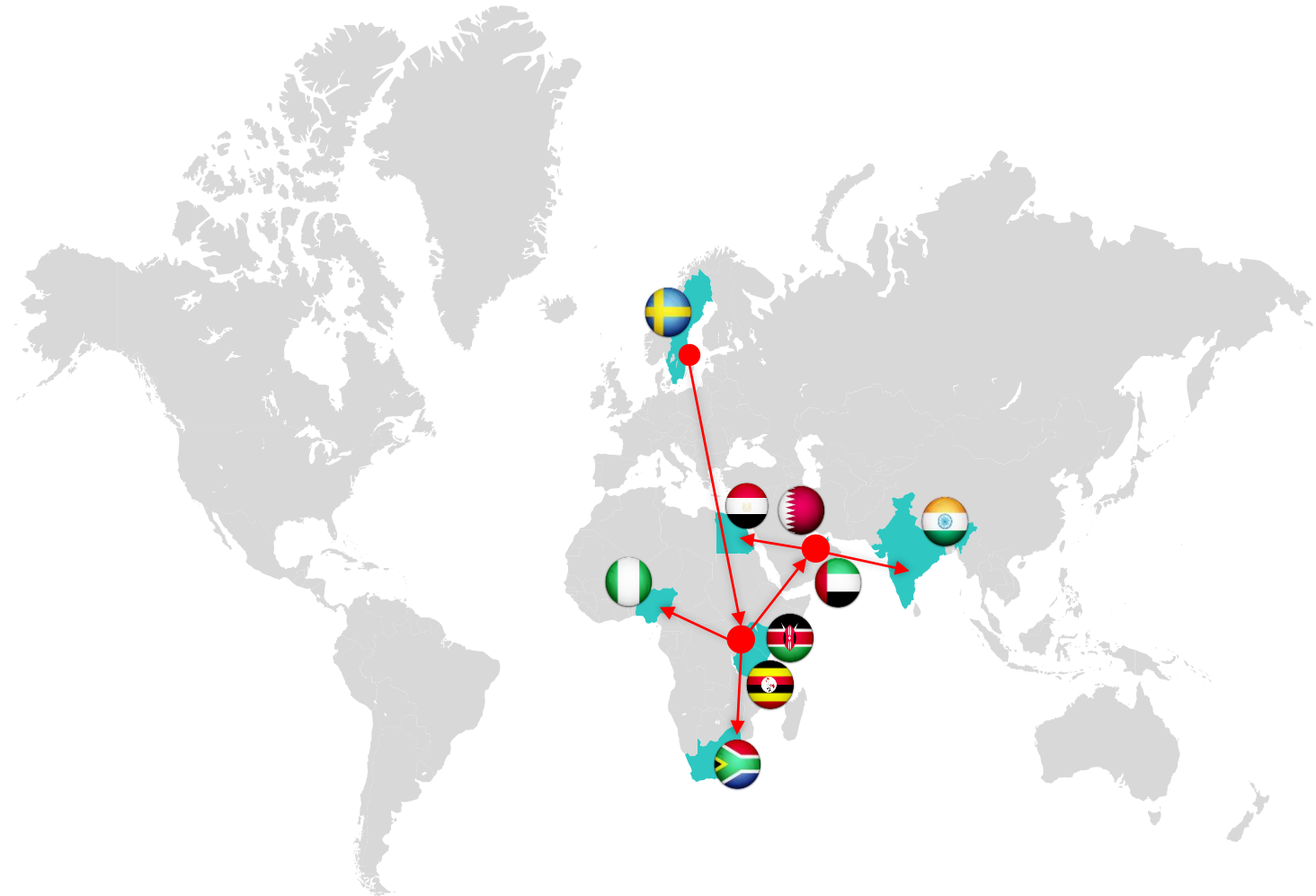
- Medical and technical development in Sweden – no growth, sales or marketing.
- Number of active users is the key to success in keeping a competitive advantage. There are no other regions in the world where you could acquire as many users at the same price.
- Countries of interest need to have a high smartphone and internet penetration.
- CAC is very low in the target markets, below 0.3USD/user.

User growth*



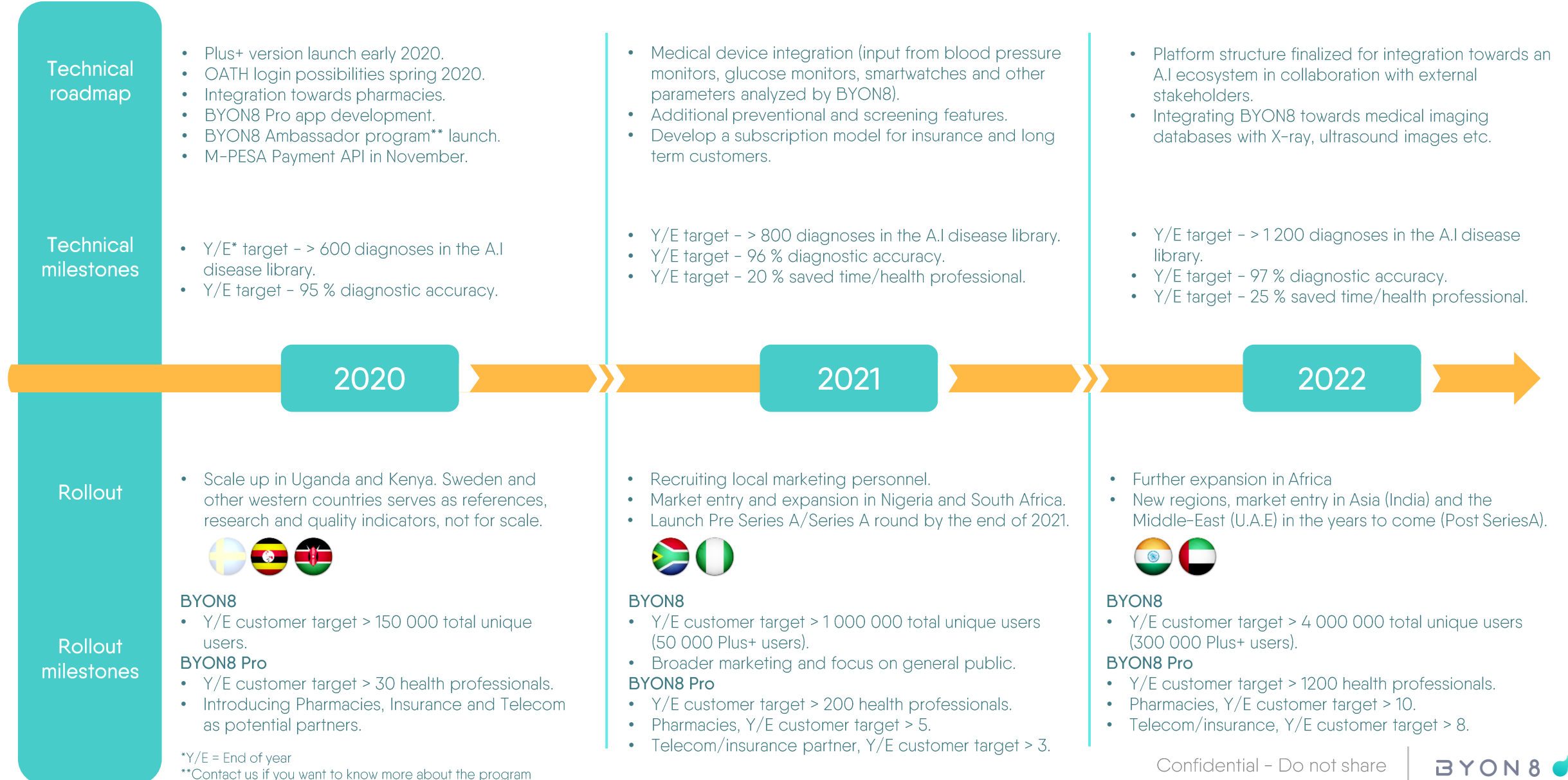
*User growth total unique users

Expansion by 2023



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Roadmap and rollout strategy



*Y/E = End of year

**Contact us if you want to know more about the program

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High quality care, everywhere



Affordable and accessible healthcare for anyone, anywhere

BYON8 is all about providing equal quality healthcare. In the developed countries as well as the emerging markets.



Generation leap – EMR to A.I

BYON8 lets emerging markets take a generation leap to A.I and avoid the challenges correlated to the electronic medical record systems. The same thing happened in the PC to Smartphone generation leap.



A digitalized health professional

BYON8 compensates for the low health professional/patient ratio. There are x43 the amount of doctors in the developed countries compared to the emerging markets. This is why BYON8 is solving a problem that is a need to have – not just nice to have in the emerging markets.



An impactful strategy

Not only do we get to help people on a global level. Emerging markets are also emerging tech-markets which is why our presence there is vital. They have the willingness among health professionals and the volumes of data we need to keep improving the diagnostic engine of BYON8.

Multi talented team



Academic Backgrounds

- Health professionals, medical students
- Software developers
- Business developers and marketing
- Experienced A.I engineers

Advisory board

- **Anders Frisk** – Bus.dev and market expertise. Started 11 start-ups including Qbrick, 2 in med-tech.
- **Jonna Bertfelt** – >14 years of senior project management experience in health economics in Uganda and Kenya.

Management team



Josef Murad, M.D,
CEO | Co-Founder

Matias Murad
CTO | Co-Founder



James Mwanzia, M.D,
Regional manager, Africa



Jacqueline Kitulu, M.D,
Board Member



Blaise Ntacyabukura, M.D,
CMO

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Associates and Partners

Universities



Ventures



ASYNJOR INVEST

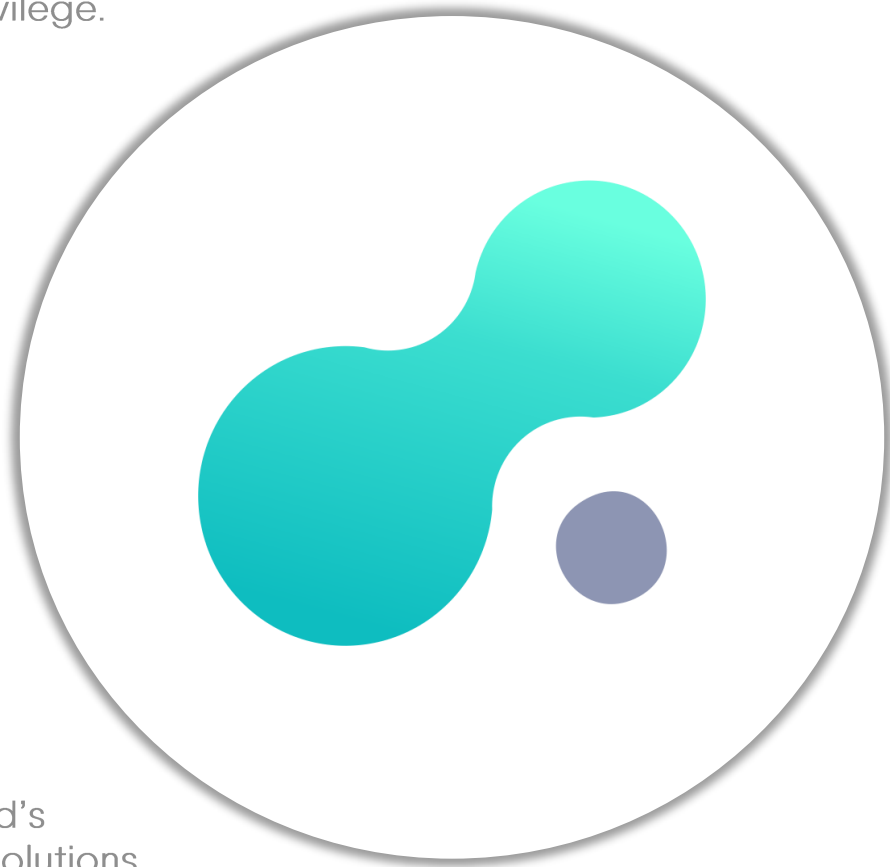


Others



We're making healthcare a right, not a privilege. BYON8 is not a luxury, costly platform in healthcare where the sole goal is to save time and to improve diagnostic accuracy. In the end, the vision with BYON8 is to take one step closer to equal, affordable and accessible quality healthcare. BYON8 is a necessity if we want to be able to provide quality healthcare on equal ground.

We're looking for partners, investors, doctors, universities and other facilitators who believes in our vision: To make global healthcare a right, not a privilege by driving the world's transition towards digitalized healthcare solutions.



**"Making healthcare a right,
not a privilege"**

Appendix

Our Backers

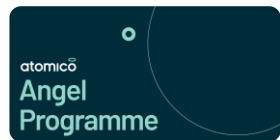
Comitted Micro VCs/FoFs

TWIG, Layline Partners, Jellyfish Invest

Private and public Investments

Asynjor Invest, LiulInvest

\$1,400,000 raised so far



TWIG

YUNCTURE



ASYNJOR INVEST

LIU INVEST



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BYON8

Ownership structure



10 biggest shareholders

Name	Type of share	Shareholding	Shareholding %
Josef Murad (co-founder)	A	19,512	21,87%
Matias Murad (co-founder)	A	19,511	21,87%
Jellyfish Invest AB	A	13,384	15%
TWIG AB	A	7,501	8,41%
Mats Westerlund (Angel Inv.)	A	6014	6,74%
242 Holdings AB (Angel Inv.)	A	4,459	5,00%
Anders Frisk (Team member)	A	3,110	3,49%
Abdelraouf Mousa (Angel Inv.)	A	2,587	2,9%
Efraim Jovlundén (Team member)	A	2,353	2,64%
Liu Holding AB (University Holding)	A	2,116	2,37%



89226 shares split on 24 shareholders in total

Financial forecast

Comments

- With an expected market coverage of two billion people in 2023 we expect BYON8 users to cover 70% of the revenue. Revenue from the app is based on a 10% paying customer base.
- As BYON8 increases its traction, partners such as telemedicine companies, will see the value in partnering up. The more users we refer to them the more attractive we become.
- BYON8 Pro will grow as well but not in the same pace due to longer sales processes.
- FTE expected to be 130 by 2023.

CAGR
172%

Avg. growth YoY
272%

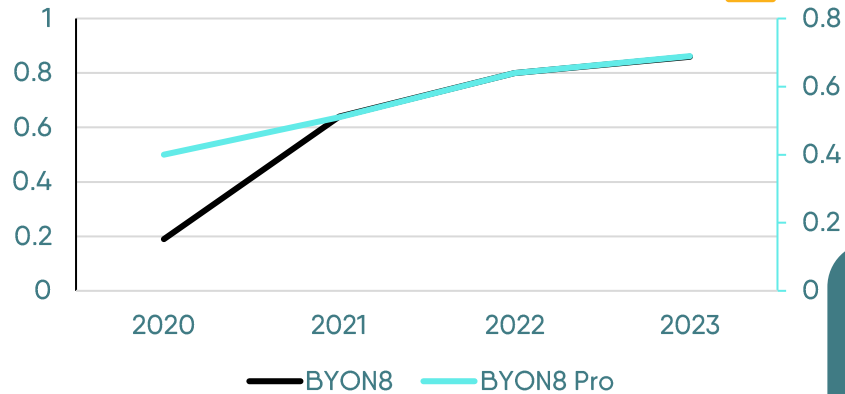
Profit & loss statement (USD)

	2020	2021	2022	2023
REVENUE				
BYON8 App				
App, Plus+ version	19,563	109,564	787,420	6,040,948
BYON8 Pro				
BYON8 Licenses	12,940	21,913	157,484	1,208,190
TOTAL REVENUES	19,563	131,477	944,904	7,249,137
COST OF GOOD SOLD				
Direct Cost	-17,953	-21,543	-28,007	-39,209
Personnel (Exc. Growth Team)	-306,494	-679,324	-699,703	-720,694
Other cost	-85,329	-105,935	-106,259	-113,413
GROSS MARGIN	-409,775	-806,802	-833,969	-873,316
Gross Margin (%)	-1995%	-514%	12%	88%
Sales, commission, others (Expenses)	-35,483	-191,064	-196,796	-202,700
Marketing	-14,568	-138,901	-710,415	-2,116,800
TOTAL COST	-459,826	-1,136,767	-1,741,180	-3,192,817
EBITA	-371,071	-842,517	-628,620	4,229,007
Margin %	-1897%	-641%	-67%	58%

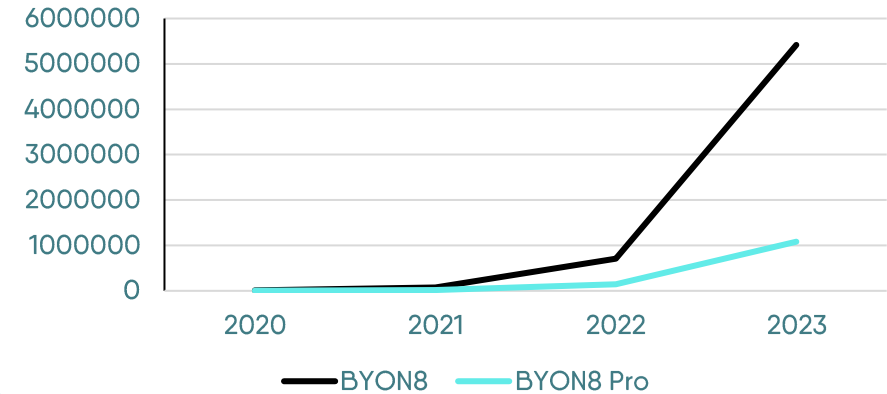
Business KPI's

The measurement of BYON8s success*

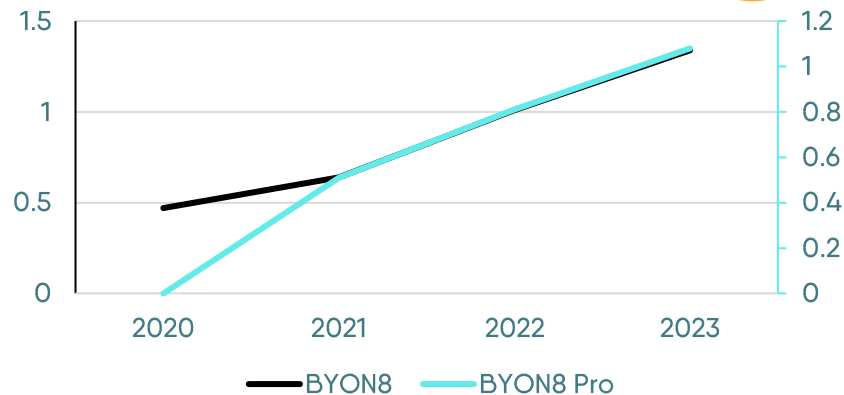
Customer Acquisition Cost (CAC)



Net Annual Recurring Revenue (ARR)



Customer lifetime Value (LTV)

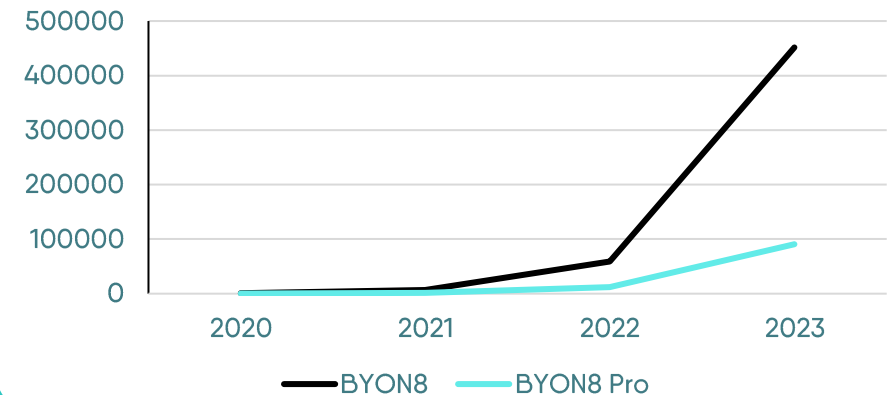


LTV/CAC
(2020)

BYON8 Pro 2.1x

BYON8 1.8x

Net Monthly Recurring Revenue (MRR)



*An estimate of the business KPI's from actual numbers in 2020 and a projection until 2023 in USD.