

Live Well

Extending healthcare and opportunities
to the doorsteps of Zambians



<http://livewellzambia.com>

December 2021

Executive Summary



Vision

Improve the health and economic status of underserved Zambians by removing the barriers to creating healthier communities



Problem

- Unreliable supply chain in rural public health facilities
- Lack of access to health products at the last mile



Solution

- An entrepreneurial model that will reliably supply affordable products and healthcare



Business Model

- End to End supply
- Affordable products
- Access to basic healthcare education



Proof of Concept

- Trained 1500 CHEs
- Sold more than 800,000 units



Scaling Plan

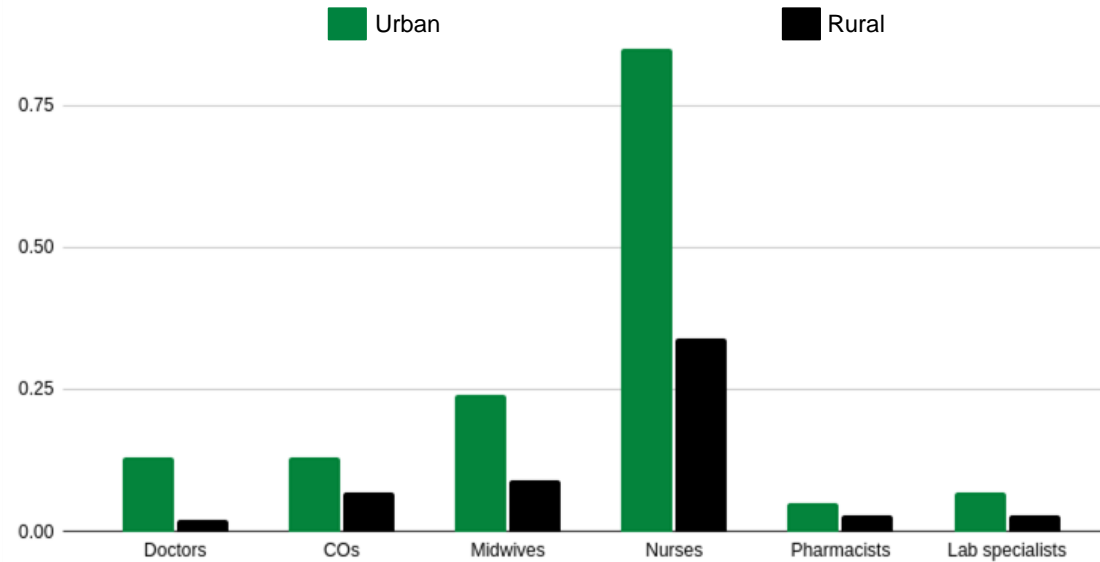
To establish and support a network of 7500 CHEs by 2025 that in return provide access to healthcare products and services to those in need.

Challenges

Zambia is a landlocked country in sub-Saharan Africa. There is a massive shortage of healthcare personnel in Zambia with **1** doctor to every **16,000** people. Several rural communities have limited access to healthcare, lying several kilometers from existing health facilities. These communities face enormous challenges including inadequate water supply and malnutrition.

Zambia has critical human resources for health (HRH) shortages, leaving much of the rural population with inadequate access to health services

Urban and Rural

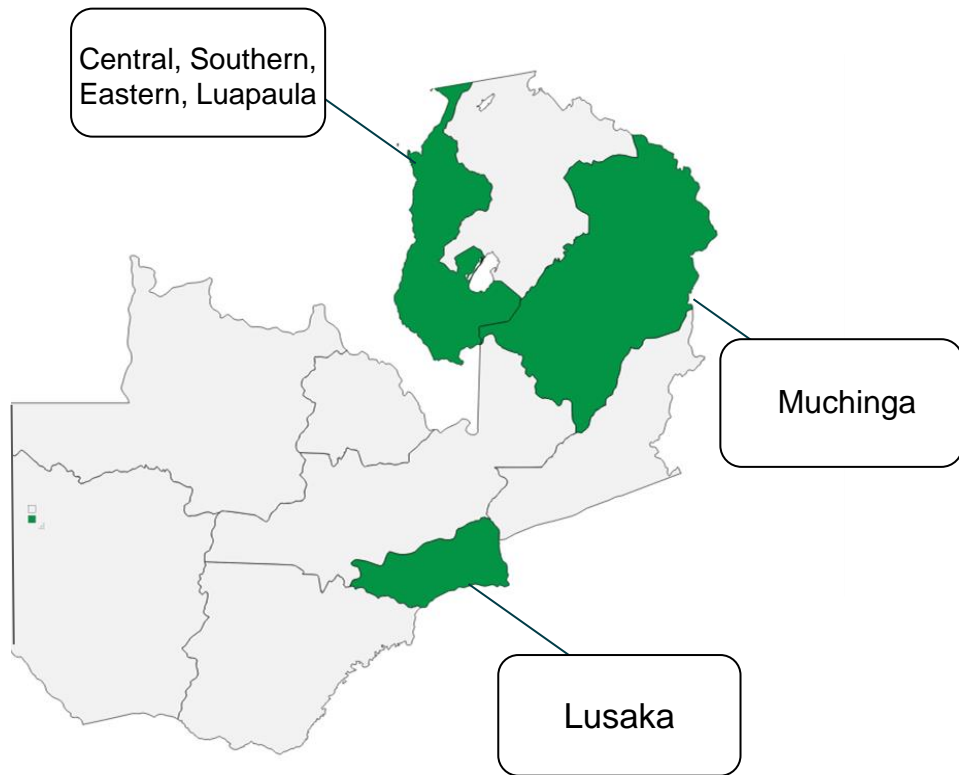


Many reasons account for this shortage and leading ones are:

- Uneven rural/urban distribution
- Proximity to nearest healthcare center
- Unreliable broken supply chain
- Lack of access to health products



SOLUTION



Live Well is active in **50** communities across Zambia in Lusaka, Central, Southern, Eastern, Luapula and Muchinga. We target rural areas where the proportion of persons who report illness is nearly twice that of urban areas. Eastern Province has the highest incidence of illness of all ten provinces, at **24.7%**.

The most common cause of the illness is fever/malaria – ailments that have been proven through studies to be addressable through CHWs in Zambia.

Live Well

Live Well Business Ltd. is an independent and for-profit social enterprise that is part of CARE International Network and working along with the Ministry of Health in Zambia. The innovative enterprise recruits, trains, builds, and supports a network of roaming **Community Health Entrepreneurs (CHEs)** who serve the health needs of their community by promoting healthcare and act as last-mile distribution agents to sell quality and affordable products directly to consumers in rural and peri-urban areas.

Live Well's model is designed for national scale while leveraging existing networks of community based health volunteers that have been trained by government and/or other NGOs. We are not creating a parallel system.

Live well is one of the only social enterprises that focuses on health with the bold ambition of becoming self sufficient through the sale of goods to CHEs. **60%** of our CHEs are women giving them a chance at being economically empowered and self sustaining.

Launched : -

Sector:

Product: Health, hygiene, and nutrition goods

Target Audience: Rural zambians

Live Well potential

-



Vision

To create healthier communities and business opportunities to the people across Zambia



Mission

Improve the health and economic status of underserved Zambians by removing the barriers to creating healthier communities.



Goal

To establish and support a network of 7000 CHEs by 2024



Series of Trainings:

- Trainings to help them acquire new set of skills that include business development, finance, and such
- Healthcare Education



Entrepreneurship:

- Start their own business
- Implement the entrepreneurial skills they develop



Boosted Income:

- Higher Income
- Higher Profit Margin



Sustainability:

- Sustainable product basket to restock their shops
- lead a stable life support those around them



Empowerment:

- Having a self determined life
- Motivated to increase own sales volume

Our Products

- Soaps
- Toothpaste
- Reusable pads for women
- Toothbrushes

Hygiene

- Fortified Porridges
- Soya Pieces

Nutrition

- Solar Lights
- Charcoal Saving Cook Stoves

Energy Saving

Medicine

- Painkillers
- Anti-diarrhea
- Multi Vit
- Cough syrup
- ORS

New to the product bucket

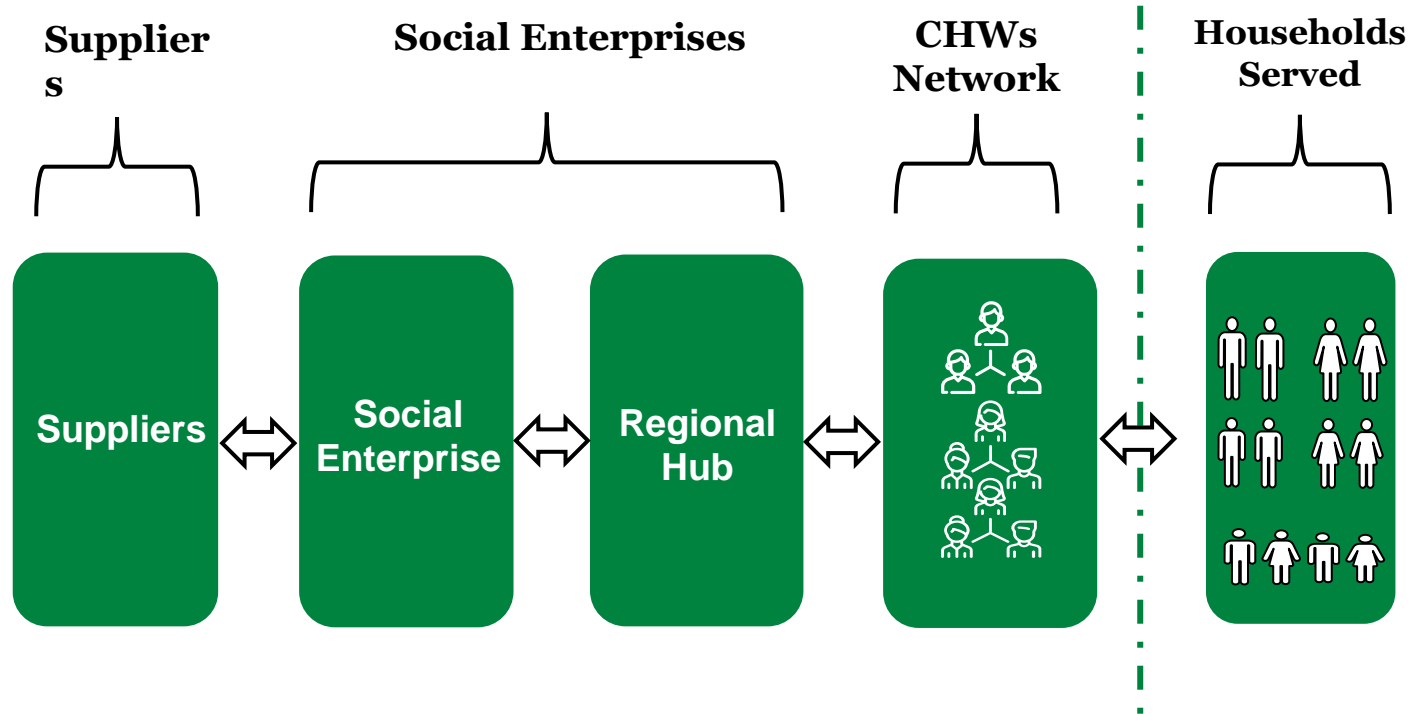
Baby Delivery Kit that includes:

- Sterile Cord Clamp
- A Blade to cut the umbilical cord
- Plastic sheeting and
- Cotton wool

What the process of last mile distribution is like?

CHW Structure

Objective: Extend healthcare products and services to the people living at the remotest communities



Our Partners

- Ministry of Health – Zambia
- CARE International
- Barclays and GSK
- Living Goods

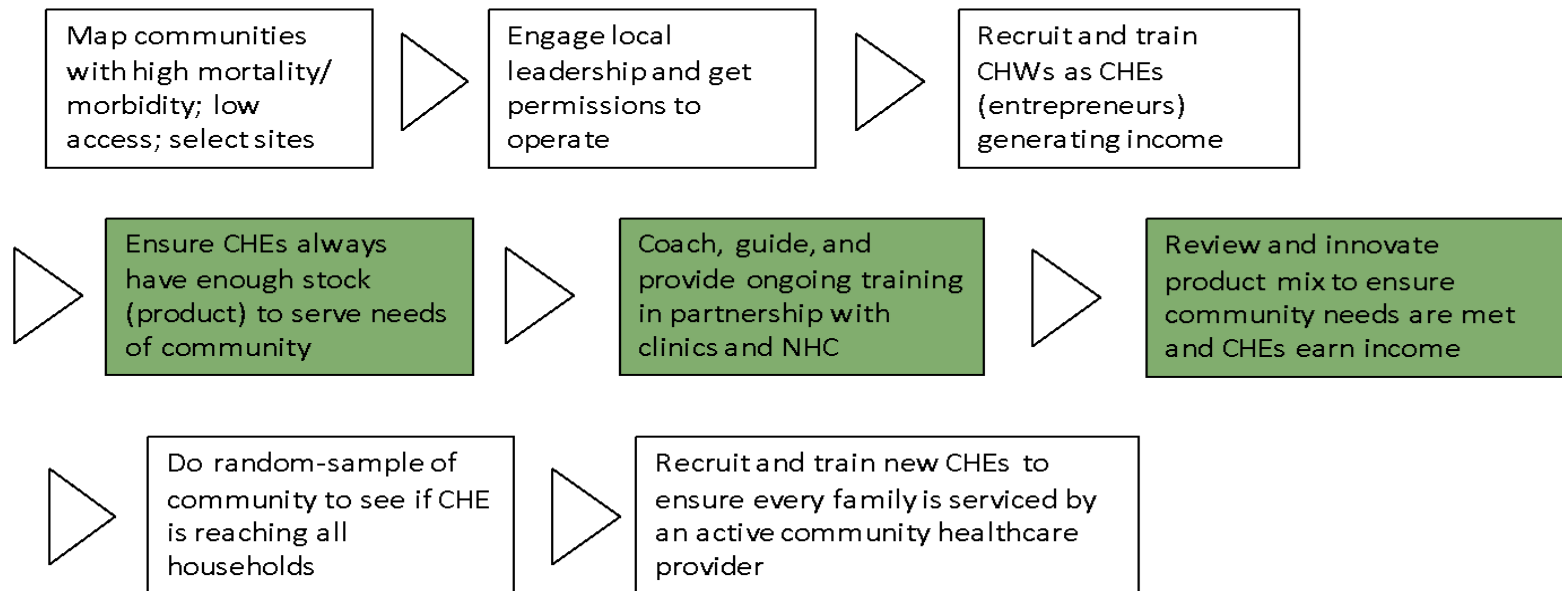




IMPACT



Live Well Impact Model (direct control in green)



Our pilot has proven that we can have an impact on a limited scale where our Community Health Entrepreneurs (CHEs) reach 20,000 people per month

We have achieved:

- ❖ 90% retention of CHEs in select rural communities;
- ❖ contributed to an average of 10% of monthly household income for rural CHEs
- ❖ demonstrated proportional cost-recovery of 42% at field level

In the coming years we have plan to:

- Grow our sales volume with improved product selection
- Scale to new areas
- Increase the available financial incentives of CHEs
- Recruit and support more CHEs with digital technology
- Add adolescent girls to CHE recruitment to enhance peer-to-peer training and health consumer education



Trained over **2000** CHEs



Reached over **500,000** people in sale



Sold over **1000,000** products

Living in a rural area of Zambia can be deadly, especially for a pregnant mother or very young child, and much of Zambia is rural. Over half of Zambia's population lives in rural areas (64.1%), and Zambia is a **global health workforce crisis country**: For every 10,000 people, there are only 0.5 doctors and 7.1 nurses and midwives (WHO, 2014). Additionally, 1,100,000 Zambians are living with HIV/AIDS and 160,000 are children (UNAIDS, 2014). When a health worker is desperately needed in Zambia—such as during a difficult labor, infection, or when a newborn has a high fever—there may not be one.

Less than half (47%) of all births in Zambia are attended by a skilled health worker of any kind, a reality that contributes to Zambia's high child mortality rate: for every 1,000 live births in Zambia, 119 children will die before they reach their fifth birthday (WHO, 2015). In addition to the shortage of health workers at all levels, health facilities are distributed unequally throughout the country: only 50% of planned health posts are actually covered. Other issues plaguing Zambia's healthcare sector include outdated equipment, frequent drug stock-outs, poor maintenance, and poor road conditions.

A PORTRAIT: ZAMBIA'S COMMUNITY HEALTH WORKERS

Today, World Vision supports an estimated **48,500 community health workers in Zambia—3,500 in WV ADPs and 45,000 through STEPS-OVC.** (September 2015).

Community health workers carry critical health knowledge, skills, and tools into communities and homes and are essential to World Vision's work of saving lives, preventing disease, and helping children, mothers, fathers and communities to reach their full potential and flourish.

Who is a Community Health Worker?

A community health worker is a man or woman who is respected and trusted by his or her community. They are the first point of contact for many with the health system and are elected by the community. They live within the community and so they know and understand people and cultures.



BUSINESS MODEL



We aim to improve the health and economic status of underserved Zambians by removing the barriers to creating healthier communities.

1

- The Community Health Entrepreneur Invests \$ 35

2

- Receives Products and trainings

3

- Gets Max \$15 products on credit
- Payback time is 1 month

4

- Gets provided with monthly product basket
- Receives series of trainings

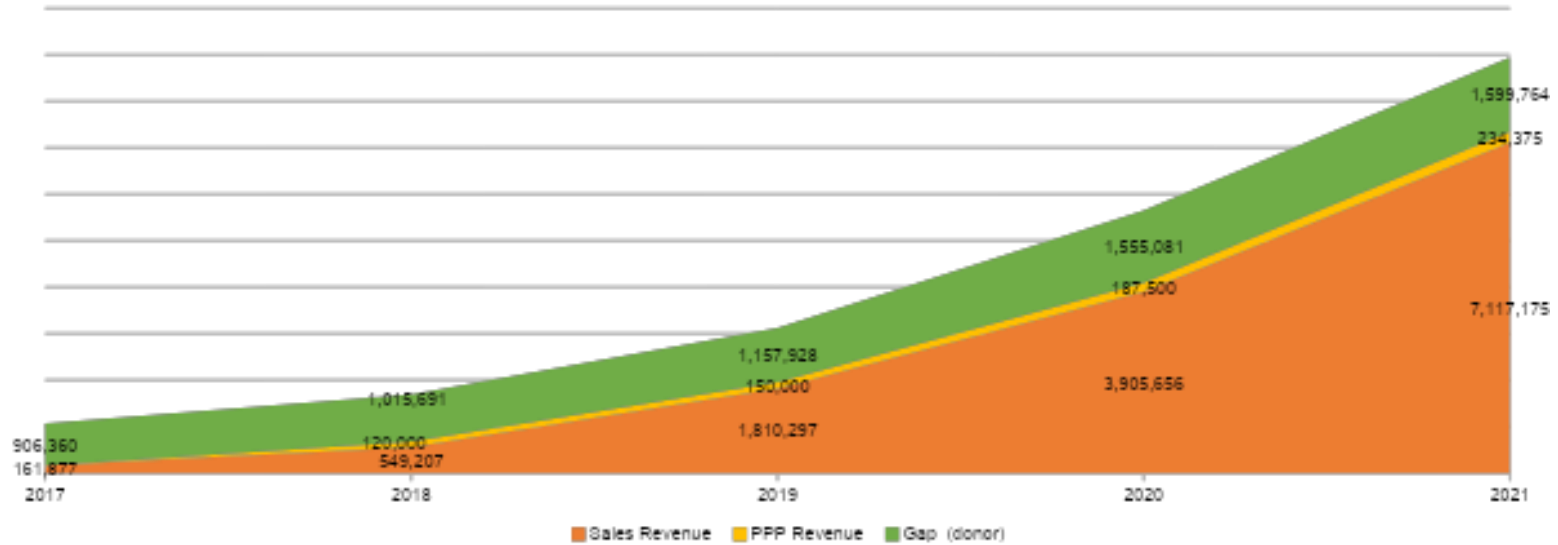
- As a business, Live Well aims to be financially sustainable, unlike most community health solutions. Live Well recovers over 100% of the cost of products distributed through CHWs and earns a small margin, while still affording a motivating income to CHWs. Live Well will achieve a combination of scale, sales revenue growth, and additional revenue streams through public-private partnerships to be fully sustainable, beyond offsetting costs.



INVESTMENT OPPORTUNITY



Live Well Sources of Funding (USD)



Grants as percentage of total funding need

	2017	2018	2019	2020	2021
	85%	60%	37%	28%	18%

- Live Well taps into the rural areas of Zambia that make up half of the overall population to ensure a robust supply chain of health products and create a network of community health entrepreneurs
- This approach brings sustainable and platform for impact within community health systems and the enterprise's finance.