

FEATURED CASE STUDIES

JULY 2018



intellectcap

INDEX



AGRICULTURE

1. [Fund raise and structuring solution for unique Agriculture warehousing company serving Indian villages](#)
2. [Can the Private Sector Lead the Fight Against Malnutrition?](#)



ENERGY

1. [Scaling up Green Businesses in Developing Countries: Lessons from Emerging and Successful Green Business Models](#)
2. [Enabling Renewable Energy Enterprises to reach the last mile](#)
3. [Building a viable model for scaling solar-mini grids through supporting rural livelihoods](#)
4. [Portfolio expansion strategy in rural India for a clean energy enterprise](#)



FINANCIAL SERVICES

1. [Enabling a Microfinance Institution to expand its footprint in Myanmar](#)
2. [Strategic catalyst for a leading payments' infrastructure and technology solutions player](#)



HEALTH

1. [Enabling scale: Raising capital for an online B2B Medical Device Company to extend its footprints in Tier II & III cities](#)
2. [Facilitating Private Sector Engagement for TB Control in Urban Areas](#)
3. [Rewiring Health Systems to Fight Non-Communicable Diseases \(NCDs\)](#)
4. [Scaling in last mile markets: Distribution and Consumer Financing Strategy for Water Purifiers](#)
5. [Transforming Sanitation Sector in India: Making it attractive for capital and talent](#)
6. [Incubating entrepreneurial innovations for babies](#)



LIVELIHOODS

1. [Creating a Livelihood Strategy for 2,500 people from Rural Nagaland](#)
2. [Solving for unemployment: A study on matching skill demand and supply](#)
3. [Creating thriving livelihood opportunities for a "resettled Maasai" community in rural Kenya](#)
4. [Catalysing gender lens investing to strengthen women entrepreneurship in Southeast Asia](#)



AGRICULTURE

Over 80% of the world's farmers are smallholders and whose incomes are negatively impacted by low productivity, low price realization, high cost of cultivation, and increased vulnerability due to erratic weather patterns and climate change. We work across the agriculture and allied value chains to improve farm productivity, price realization and the flow of capital into the sector.

OUR AREAS OF INTERVENTION:

1. Market access: Enable forward linkages and technology integration through structured interventions for farmer producer groups.
2. Agri financing: Create access to affordable credit, guarantee funds and innovative capital instruments to advance agricultural productivity.
3. Policy advocacy and research: Create and disseminate research to influence, promote and adopt Good Agricultural Practices ('GAP') across emerging markets.
4. Capital sourcing: Raising equity, debt, grant and facilitating M&As.

Fund raise and structuring solution for unique Agriculture warehousing company serving Indian villages

CLIENT

Arya Collateral Warehousing Services Private Limited (Arya Collateral)

OUTCOME

Aspada invested in Arya Collateral and also in a new NBFC started by Arya.

ENGAGEMENT

To help Arya Collateral in its fund raise activity from a like-minded investor and structuring the transaction

IMPACT

Arya has created a range of commodity services much closer to the farmgate through scientific post-harvest infrastructure and innovative financial products.

Arya provides a range of post-harvest services to various stakeholders across the agriculture value chain. These include collateral management, professional warehousing services (including aggregation, primary processing and storage) and financial and market linkages.

Produce at the village level is not sufficient to have large warehouses for grain storage. This lack of warehouses and adequate infrastructure, limits farmer financing at the village level, thus forcing the farmers to sell their produce at the time of harvest at lower than appropriate prices. Arya wanted to raise capital to build micro warehouses at village level and also provide financing options to farmers so that they can hold on to their produce at the time of harvest and sell them when the time is appropriate.

Intellicap started engaging with Arya Collateral Warehousing Services (Arya) in the year 2015-16 to help them raise equity capital. Intellicap helped Arya with preparing the financial business plan and articulate the opportunity in a concise manner in the Information Memorandum. Intellicap shortlisted the investors who would be most likely to invest in Arya and front ended the investor interactions and valuation discussions. Full support was also provided to Arya during legal and financial due diligence being conducted on behalf of the incoming investor (Aspada). Intellicap also led negotiations for the transaction documents and helped Arya end to end to raise the needed equity capital.

Can the Private Sector Lead the Fight Against Malnutrition?

CLIENT

Global Alliance for Improved Nutrition (GAIN).

Globally, malnutrition affects around 3.5 billion people and it is estimated that the effects of undernutrition can cost a country 11% of its GDP. As our world experiences rapid development and urbanization, more and more people buy their food from shops, vendors, supermarkets, and restaurants. The food we eat is the source of most of the nutrients we consume—and most of the food we eat reaches us through the private sector.

Intellectap partnered with the Global Alliance for Improved Nutrition to accelerate private sector role in fighting the battle against malnutrition. The focus of the partnership was to i) showcase and demonstrate high

CHALLENGE

To accelerate private sector role in fighting the battle against malnutrition.

OUTCOME

A roadmap to build awareness and incentivize private sector activity in the nutrition sector.

potential business cases in the nutrition sector ii) build awareness and incentivize capital flow into the sector.

The session also showcased 5 enterprises and discussed interventions to accelerate their growth. The showcased enterprises were:

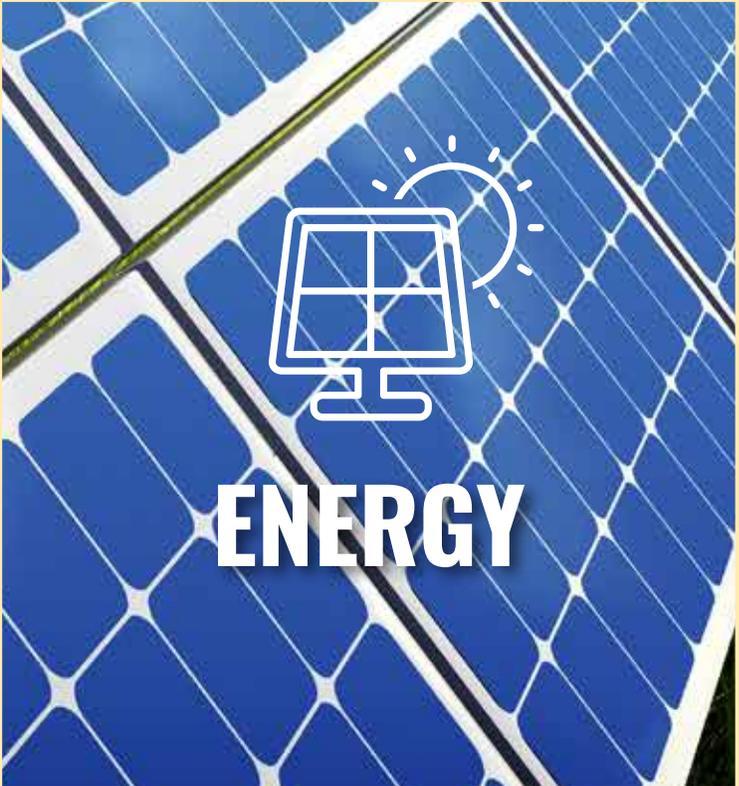
- David Wanjau, Deevabits Kenya Ltd
- Consolata Bryant, Organi Ltd
- Timothy Busienei, Tarakwo Dairies
- Abdul Cauio, Miruku Agro-Industria
- Hesbon Mbogo, Honeycare Africa

Through the partnership, we brought together 50+ stakeholders to discuss emerging challenges and build a roadmap for increased activity among private sector organizations. 2 key insights emerged from the discussions:

Critical success factors for the sector: 3 metrics were identified that influence success of business models in the nutrition sector: Access, Demand, and Quality. Access ensures that consumers can find and purchase the product; Demand ensures that they will want to buy it and Quality ensures that foods are both safe and nutritious.

Channel Capital into Technology and Infrastructure: Technology and infrastructure are the biggest bottle neck to scaling quality and access of nutritious food. Debt financing is the most critical need for such business followed by equity capital for infrastructure such as cold chains and packaging.





ENERGY

3 billion people rely on wood, coal, charcoal or animal waste for cooking and heating across the globe. Access to reliable electricity remains one of the most critical challenges impeding social and economic upliftment of low income populations across developing economies. We work with off-grid and decentralized renewable energy stakeholders to increase their capacity, efficiency and potential to scale in these markets.

OUR AREAS OF INTERVENTION:

1. **SCALE ENERGY BASED APPLICATIONS:** Design & Implement opportunities to scale energy consumption capacities in rural areas to improve quality of life
2. **DISCOVER ENERGY EFFICIENT APPLIANCES:** Identify energy efficient appliances and channel innovative financing to improve uptake
3. **ACCESS TO FINANCE:** Increase investment readiness of energy enterprises and develop alternative financing structures for scale
4. **Capital sourcing:** Raising equity, debt, grant and facilitating M&As

Scaling up Green Businesses in Developing Countries: Lessons from Emerging and Successful Green Business Models

CLIENT

The World Bank (infoDev team)

CHALLENGE

- Concisely articulate the business needs of green businesses in developing world countries across eight diversified sectors and enable scaling of business operations
- Synthesis of findings through business model analysis of 68 green businesses spread across 9 developing countries in Asia and Africa and dissemination of best practices for enterprises to scale.

OUTCOME

A recommendation report and a workshop convening for key stakeholders in the climate financing ecosystem to enable green businesses scale up their business operations.

APPROACH

Green sectors are some of the most important economic sectors for meeting the targets agreed in the Paris Climate Accord, achieving the Sustainable Development Goals (SDGs), and realizing overall development gains in the coming decades. They can help to accelerate progress towards sustainable development and poverty reduction through more efficient use of natural resources, provision of clean energy and water, and building resilience of households to the impacts of climate change.

Most of the green sectors in developing countries, however, have not achieved scale as defined by multiple sustainable enterprises competing in the same markets and reaching millions of consumers. So, what does it take to scale up the growth of green sectors? This study was conducted by Intellectap to shed light on the common challenges that have limited the scaling of green enterprises and the emergence of competitive green sectors in developing countries. It also aims to uncover and catalog emerging opportunities that show potential for enabling the scale up of these sectors in ways that might not have been possible in the past due to lack of a technology platform, mature business model, or other emerging opportunity. The study uses business models as its unit of analysis because establishing scalable or replicable business models has been demonstrated as an important path to deliver market-oriented solutions at scale in lower income markets.



The development of newly emerging sectors requires long-term efforts across various dimensions, including policy and regulations, technological and financial innovation, business model experimentation and replication, workforce development, and others. This study identified several opportunities for scaling up green sectors more rapidly. We suggest some key recommendations for how various stakeholders – including donors, governments, development finance institutions (DFIs), and entrepreneurial supports organizations—can take new and more effective actions towards scaling green sectors.

Our work included detail analysis on the challenges and opportunities for green business models to scale in developing world countries. Our findings can be used by the key stakeholders in the climate financing segment for developing specific insights on business case for green businesses. Please view full report [here](#)

Enabling Renewable Energy Enterprises to reach the last mile

CLIENT

Shakti Sustainable Energy Foundation

CHALLENGE

- Mobilization and facilitation of partnerships across the DRE value chain
- Dissemination of best practices for enterprises to scale.

OUTCOME

A convening programme for stakeholders in the energy ecosystem to overcome operational and financing challenges of DRE enterprises

APPROACH

More than 33 million households in India do not have access to grid electricity, and a significantly larger percentage of the population still remains underserved (receiving less than 4-5 hours of electricity per day). Access to reliable electricity remains one of the most critical challenges impeding social and economic upliftment of low income rural population. DRE enterprises are ensuring quality electricity supply for large sections of the population. However, inadequate resources available with DRE enterprises limit their ability to scale operations and raise capital.

Shakti Sustainable Energy Foundation commissioned Intellicap to improve access to finance for clean energy access in India. To achieve this objective, Intellicap worked with 13 DRE enterprises across the value chain towards addressing challenges such as inadequate resources to scale operations, limited experience in raising capital and others mentioned during interactions with industry stakeholders that could allow these enterprises to absorb capital available in the sector.

Through Sankalp, Intellecap convened over 40 stakeholders to highlight the need for forming strategic alliances and understand high potential areas to form partnerships. Interactions were facilitated between various stakeholders including manufacturers, distributors, assemblers, NGOs and financial service providers. The focus was on enabling DRE enterprises to build on the local ecosystem of stakeholders to sustain and scale their operations. Intellecap helped connect DRE enterprises with MFIs and NGOs to help them leverage the customer base, extend reach, and also facilitate end user financing for their products.

As a result, various connects were established for DRE enterprises to help them overcome some of the operational challenges and promote financing in the sector.



Building a viable model for scaling solar-mini grids through supporting rural livelihoods

CHALLENGE

Identifying and operationalizing suitable rural enterprises that can improve rural grid utilization.

OUTCOME

Business process to identify and set-up high potential rural enterprises that can be powered by solar mini-grids.

Minda has been working actively in India since 2012 on financially viable, ready-to-deploy, open-source clean-energy projects that leverage solar energy. It has installed several pico and mini-grids across West Bengal & Jharkhand and aims to expand their operations expeditiously moving forward. Mini-grids are installed in villages and blocks which are located away from major cities and towns. These areas are primarily inhabited by agrarian communities, which are either not served or underserved by the national grid. Mini and micro grids are designed according to needs of a particular village or hamlet and hence can be set-up at a fraction of time and cost compared to a conventional grid. However, the average rural household power requirement is not sufficient to drive the utilization of the mini-grids. As a result, mini-grid developers are increasingly exploring and supporting the installation of productive loads in villages, which consume more energy and hence, can improve grid viability.

Intellicap undertook an engagement to strategically assist Mlinda on their expansion in Jharkhand by supporting the installation of sustainable productive loads. Intellicap, through an immersive interaction with the local community, district level nodal agencies, sector experts around Mlinda grid sites, developed a framework and ascertained that mini oilseeds and pulse processing units were the most suited to be set-up as productive loads in the region. Additionally, Intellicap also identified units which could be set-up to process crops that did not presently exist in the area but could be grown, such as aloe-vera, owing to the conducive agro-climatic conditions. As the next step, Intellicap identified the right set of partners which could help in setting-up operations through supplying input, finance, processing machines and catalyze sales through retail and distribution. Additionally, we helped build market intelligence by capturing consumer insights pertaining to pricing, taste, color, packaging and demand of the end product. Online retailers, both at national and local level were identified to be the leading partners to reach the market.

As a testimony to Intellicap's work, Mlinda stated that: "The support we received helped us develop micro-businesses in our villages. This has resulted in increased economic development in the villages and greater utilization of energy leading to commercial viability of the mini-grids."

In 2018, Mlinda commissioned five mini-grids till April, increasing capacity to a total of 13 mini-grids in Jharkhand.



Photo credit: MLinda

Portfolio expansion strategy in rural India for a clean energy enterprise

ENTERPRISE

Frontier Markets

CHALLENGE

Provided technical assistance to Frontier Markets to expand their product portfolio and introduce relevant products for the rural markets of Rajasthan.

OUTCOME

Identified three key products relevant for rural Rajasthan; and FM's existing and potential customer base.

IMPACT

As per estimates FM can expect to increase revenues by INR 5-9 crores by addressing 2-3% of the market size of the three relevant products; while improving access to appliances in underserved areas.

Identifying relevant appliances to help the enterprises expand its offerings while improving the quality of life for its rural customers that are largely underserved by the national grid.

Frontier Markets (FM) seeks to meet the challenge faced by rural households in accessing quality, clean-energy products. While product solutions for rural markets exist, their penetration has been limited due to unavailability of rural touch points, as well as the lack of training and servicing facilities. FM bridges that gap by ensuring last mile distribution of high-quality, relevant, clean-energy products and strategically placed service centres.

However the appliance penetration in the region remains low due to low income levels of the consumers, low levels of product awareness and exposure levels. For instance, in FM's target regions, about 80% of households earn less than INR 1,00,000 per annum. Most families with income levels below INR 50,000 tend to own only basic appliances such as lighting solutions (bulbs or tube lights), fan, and sometimes, a television. Further most target regions received only about 12-15 hours of electricity in a day.

Intellicap assessed the potential role of appliances on customers' lives and mapped consumer needs and aspirations. Followed by, mapping customer preferences, exposure levels, buying processes, triggers for purchase and usage patterns for the prioritized list of products based on a survey of 1000+ households.

The study focused on eight products and the findings highlighted that backup enabled fans, power banks and curd percolators were the most relevant products for Frontier Markets to introduce in the short term given their utility, price points and existing distribution channel of FM that could be leveraged. For instance, fans with a battery backup garnered interest amongst both customers and retailers. The main reason for high customer interest for the product was that most customers need fans during summers but the regions witness erratic and long power cuts. As a result, despite spending on fans, consumers are not able to use them when required. While solar home lighting systems can power DC fans,

the high price of such systems renders them unaffordable for large segments of the target customer groups.

As a result the study did not just focus on identifying the relevant products but also channeled efforts to ascertain relevant features, buying behavior of customers, and a relevant distribution strategy to help FM in successfully expanding its product portfolio. For instance, it was found that purchase of appliances is typically event based- weddings (November-February), the harvest season (April, July, and September) and festivals (October-November). Further it was seen that customers prefer purchasing appliances from shops in their nearest towns. This is especially true for high-value products such as televisions, refrigerators. However, customers were willing to buy need-based products, such as fans from village-level retailers. Hence, FM could utilize its network of rural retailers and dealers to strengthen its market footprint.



Globally, 2 billion people are financially excluded, and around 200 million micro, small, and medium enterprises (MSMEs), especially at the last mile have little to no access to credit. We improve access to finance for last mile consumers by bringing forward innovative technology partnerships, increasing financial literacy, driving collaboration between public and private partners, and improving product affordability.

OUR AREAS OF INTERVENTION:

1. **DIGITAL INTERVENTIONS AND TECHNOLOGY SOLUTIONS:** Design technology interventions that accelerate the use of formal financial services for underserved consumers
2. **DIGITAL TRANSFORMATION:** Digitally transform traditional financial service providers to improve customer experience, productivity and efficiencies
3. **MSME GROWTH STRATEGY:** Facilitate innovative and structured financing strategies to improve competitiveness of the MSME sector
4. **RISK ANALYTICS:** Create alternate and contextual credit and risk management processes for the MSME sector
5. **Capital sourcing:** Raising equity, debt, grant and facilitating M&As

Enabling a Microfinance Institution to expand its footprint in Myanmar

CHALLENGE

Strengthen credit underwriting and lending process, innovate product portfolio, and expand geographic presence to secure market leadership position.

OUTCOME

Improved credit lending and risk management processes enabling 44% improvement in disbursement TAT and 27% increase in disbursement volume per month.

IMPACT

Improved access to loans for underserved communities in rural Myanmar.

Access to credit has been a long standing challenge amongst developing and less developed countries. In Myanmar, it is estimated that the demand for micro-credit alone totals to US\$1 billion, of which only 24% is currently met. This is primarily due to the inability of formal financial institutions to assess unbanked customers and undertake higher risk lending. The challenge is magnified considering the lack of strong banking and microfinance regulations in Myanmar and the absence of formal credit bureaus.

Blue Orchard engaged Intellectap to develop a strategic business plan, strengthen the credit underwriting process, internal control mechanism and risk management framework of its portfolio microfinance institution in Myanmar, LOLC Myanmar.

As part of the first phase of this engagement, Intellectap first conducted an extensive set of primary interviews to gain a deeper understanding of the microfinance market in Myanmar. Further, Intellectap also met with the Finance Ministry to develop a more comprehensive understanding of planned regulations and the outlook towards microfinance sector. On the basis of our findings as well as key market analysis, Intellectap developed a strategic business plan with key recommendations across customer acquisition strategy, new initiatives in product development, geographic expansion areas and organizational capability requirements.

In the second phase, Intellicap conducted a deeper assessment of the existing credit underwriting and lending process as well as the risk management framework, including credit, liquidity, foreign exchange, and operational risks.. Realizing the need for a streamlined customer evaluation process, Intellicap developed a credit scoring tool incorporating multiple customer level data parameters. The updated credit scoring tool resulted in reducing the turn-around-time for loan disbursement from 21 days to 9 days, while at the same time, strengthening customer risk assessment.

Intellicap worked closely with the LOLC operations team to pilot the redesigned credit underwriting and lending process. As part of the process roll-out, Intellicap trained field staff and branch teams on the lending process, hand-held the team through pilot testing of the processes, developed change management communication, and provided troubleshooting support beyond the pilot stage.

“The new process is great because not only can we give higher loan amounts to the customers but we can also do more loans in the same time”

*Daw Hnin Su Su Hlaing,
LOLC Credit Officer,
Mudon Branch*

“We really like the new process, as we are able to get the loan much faster than before

*Kwin Yet Centre,
Mawlamyine Branch,
Mawlamyine, Myanmar*

Strategic catalyst for a leading payments' infrastructure and technology solutions player

CLIENT

Electronic Payment and Services Private Limited (EPS)

ENGAGEMENT HIGHLIGHTS

- 2015: Advised the acquisition of significant majority stake from JV partner in JV entity.
- 2016: Advised Series D equity raise from APIS Partners.
- 2017: Advised EPS in acquisition of NCR India's MoF ATM portfolio - largest consolidation in ATM Outsourcing & Managed Services space yet.

CHALLENGE

Help EPS in its business strategy of achieving scale

- Raising equity capital and pursuing consolidation;
- Getting right partner(s) to the table;
- Handling complexities and negotiations under multiple stakeholder situations.

APPROACH

In India, there has been a strong Governmental push towards financial inclusion. It started in 2012 with Ministry of Finance coming up with a tender to deploy nearly 63,000 ATMs pan-India by Public Sector Banks. However, over the years with the change in the Government at the Centre, there was a shift in focus to a less cash economy. There was more impetus paid to creation of digital payments infrastructure and further the cause of digital financial inclusion. This along with decreasing price points and increasing operating costs has rendered achieving scale as the only way to sustain in the ATM Outsourcing and Managed Services space.

OUTCOME

EPS grew from 5000+ ATMs under management to 10,000+ ATMs under management to emerge as one of the largest players in the space.



Against this backdrop, Intellicap's rich experience in the Financial Services Sector, impeccable credentials and a large investor reach made it the ideal advisor to forge EPS's pathways to scale. Intellicap advised EPS in raising series D round of equity capital and helped them accomplish the largest consolidation in ATM Outsourcing and Managed Services space in India yet.

In addition to advising on these specific assignments, the Intellicap team ensured a deep and close engagement with EPS and its team. Intellicap had periodic discussions on EPS' growth strategy and supported EPS's team in various other key strategic and corporate finance related decision making. This approach has been key to understanding EPS better and earning their trust, thereby leading to a well demonstrated long term relationship.

Speaking on Intellicap's association with EPS, its Founder, Mani Mamallan said

Speaking on Intellicap's association with EPS, its Founder, Mani Mamallan said, "It is always important to be among right friends and family; if you want to be successful and at ease; that too amidst crisis and the chips are down; Intellicap is both family and friends and stood by us like no one before. The trust levels are high between the two; and we continue espouse confidence in each other for strategic decisions that EPS evolves on M & A as well equity infusion. Intellicap has been reliable and dependable association for EPS on all the transactions carried out so far. We at EPS are optimistic about the growth of our Payment business in the upcoming years. We look forward to Intellicap's continued support and cooperation on all such transactions."

Intellicap continues to engage with EPS in their quest to become the largest players in the space and diversify to new products & solutions in India and abroad.



Emerging economies face a double burden of non-communicable and infectious diseases and difficulty in accessing quality, and affordable healthcare. We work to reduce health vulnerabilities for under-resourced communities at a systemic and service delivery level to facilitate the efficient uptake of health services.

OUR AREAS OF INTERVENTION:

1. PUBLIC – PRIVATE PARTNERSHIPS: Facilitate and design long term strategic programs and partnerships between the public and private healthcare service providers
2. DISCOVER AND SCALE HEALTH INNOVATIONS: Increase efficiency through technology integration, business innovations, enterprise development, behaviour change communication and data backed insights
3. HEALTH FINANCING: Improve access to finance for healthcare enterprises by designing and channeling innovative capital structures
4. Capital sourcing: Raising equity, debt, grant and facilitating M&As

Enabling scale: Raising capital for an online B2B Medical Device Company to extend its footprints in Tier II & III cities

CLIENT

Collateral Medical Private Limited (ColMed)

ENGAGEMENT HIGHLIGHTS

2017: Raised equity of USD 3.5 Million in Series A investment from Carpediem Capital

CHALLENGE

To help ColMed in its growth strategy of achieving scale by

- Raising equity capital;
- Getting right partner(s)

APPROACH

The medical device market in India is dependent on the multi-tier traditional distribution channel, which is highly inefficient and fragmented leading to inefficient and non transparent customer pricing for small hospitals and nursing homes. Most of the medical device players have a limited product range and a limited reach to Tier II & III towns. MNCs were also disconnected from a huge customer segment in tier II and III towns as there is no data/information flowing back to the MNCs of their customer.

OUTCOME

Stronger distribution capabilities, Robust service network by that expanded to Tier II and III cities and strong IT infrastructure.

ColMed's founding team were addressing both demand and supply side challenges by creating an online and offline B2B platform. This collapses the traditional multi-tier distribution system, brings in transparent pricing and significant cost savings for hospitals and nursing homes.

Intellicap's deep understanding of the tier II and III market, made it the ideal advisor for ColMed. Intellicap advised ColMed in raising series A round of equity capital from Carpediem Capital which would help the company in strengthening the distribution capabilities, expanding the service network by entrenching deeper in Tier II and III cities and strengthening its IT infrastructure.

Intellicap's philosophy is to build long-term relationships with its client. In this regard, the Intellicap team has been engaging with the ColMed team on a periodic basis to understand its business momentum, financial projections and provide support in key strategic decisions.



Livelihoods

Health

Financial Services

Energy

Agriculture

Facilitating Private Sector Engagement for TB Control in Urban Areas

CHALLENGE

Streamlining and integrating public and private service providers across the healthcare value chain to tackle the TB epidemic in India.

Tuberculosis (TB) is a communicable disease affecting people across geographies and socio-economic boundaries. India has the highest TB burden globally with over 2 million new TB cases annually, accounting for 1/5th of the global incidence. TB is also associated with an unavoidable social stigma which prevents TB patients from seeking treatment. TB Care in India is characterized by inefficient patient tracking in public and private sector, Sub-optimal diagnosis and treatment in both public & private sectors and presence & necessity of mainstream and informal participants in TB lifecycle. There is a consensus among all the key stakeholders that the private sector needs to be engaged effectively for achieving higher detection rates early and accurately, and quality treatment completion rates.

The Bill and Melinda Gates Foundation (BMGF) on-boarded Intellectap to develop a model that would enable the Government of India to provide high quality tuberculosis care via private healthcare providers

OUTCOME

Conceptualization, Development & selection of Public Private Interface Agencies for better TB control and patient care.

IMPACT

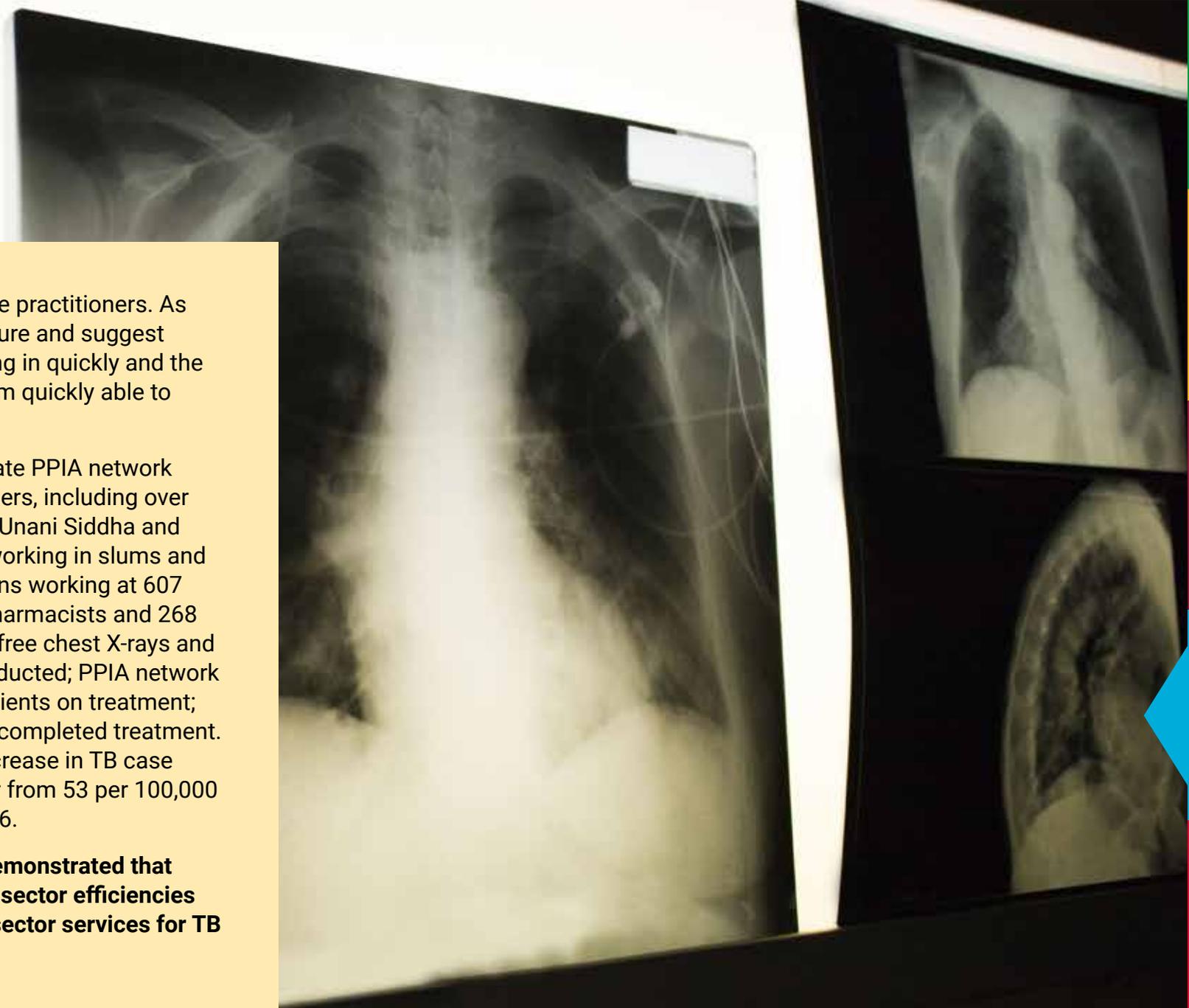
Increased notification of TB cases and reduced drop out of patients from TB care.

that include private practitioners, chemists, laboratories and hospitals. Intellectap reviewed and analyzed approaches and effectiveness of the previous initiatives and schemes of the Revised National Tuberculosis Control Program (RNTCP) to engage the private sector. Field visits were conducted to major cities including Delhi, Mumbai, Chennai and Patna were conducted along with engagement with key stakeholders across Government, NGOs, Social Enterprises, Clinical Practitioners, Informal Healthcare Providers and Diagnostic Laboratories. The interactions & research provided insights for key intervention opportunities, needs and incentives for private sector to engage actively with TB care. We designed the model to operationalize a National Technical Support Group (TSG) and State Level Public-Private Interface Agencies (PPIAs) with respect to detecting and treating TB cases in the private sector.

The PPIA has been beneficial for private practitioners. As one practitioner noted, “When I am unsure and suggest the diagnostics—with the results coming in quickly and the patients being tracked by the PPIA—I am quickly able to refer the patient to a chest physician.”

As of September 1, 2016, one of the state PPIA network comprised over 3,600 private practitioners, including over 2,000 Ayurveda Yoga and Naturopathy Unani Siddha and Homoeopathy (AYUSH), practitioners working in slums and over 1,500 qualified allopathic physicians working at 607 hospitals and clinics, along with 366 pharmacists and 268 laboratories. Under the project, 30,500 free chest X-rays and 22,779 GeneXpert tests have been conducted; PPIA network physicians have initiated 26,199 TB patients on treatment; and 11,095 patients have successfully completed treatment. The PPIA model enabled a four-fold increase in TB case notification rate from the private sector from 53 per 100,000 in 2014 to 227 per 100,000 in early 2016.

The engagement has over the years demonstrated that PPIAs can effectively leverage private sector efficiencies and integrate with the scale of public sector services for TB Care on a long-term basis.



Rewiring Health Systems to Fight Non-Communicable Diseases (NCDs)

CHALLENGE

Ensure time-bound access to affordable and community-based detection of NCDs in low income urban communities.

OUTCOME

An integrated healthcare delivery platform for delivery of high quality healthcare services at the last mile.

IMPACT

Detection of high risk suspects for NCDs early in the disease lifecycle.

A HOLISTIC APPROACH TO NCD CARE

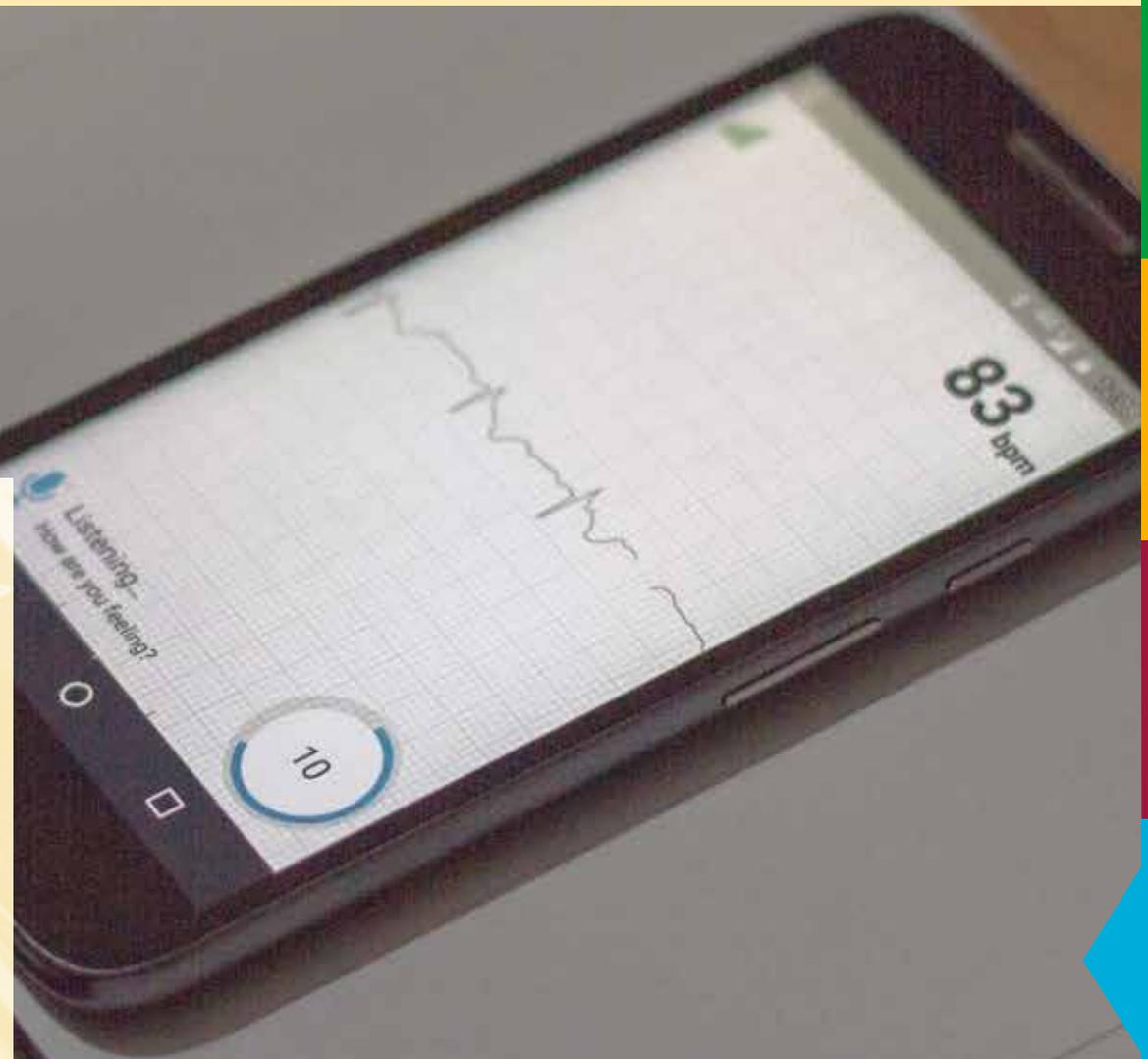
Every year, roughly 5.8 million Indians die from NCDs. NCDs contribute to 53% of the total disease burden in the country, resulting into 60% of the total deaths. India will account for 25% of global NCD burden by 2030, causing economic losses of \$4.58 trillion. Affordable and community-based detection of NCDs is a challenge and current health systems remain ineffective in their response. Our program aims at early identification of NCDs among migrant & low income populations especially women. It is designed around point-of-care screening technology that is deployed by community health workers. Through a rigorous technology selection process, we sourced 5 diagnostic devices (diabetes, hypertension, cardiovascular disease, body weight and respiratory diseases); integrated into a single mobile based

platform that enables a provisional diagnosis among low income communities. Key programmatic features include:

1. **“Problem forward” not “product forward”:** using technologies appropriate for low resource settings, accurate, easy to integrate, cost effective and portable.
2. **Integrated approach to chronic diseases:** based on common risk factors (diet, lifestyle, pollution), early symptoms & general examination, instead of disease-specific approaches
3. **Operational optimization:** redistribution of work flows and technology to ensure cost effectiveness and logical service delivery at the last mile. Training of health workers for service delivery, lifestyle counselling and diagnostic screening was conducted to ensure high quality services at the last mile.

The initiative was piloted in collaboration with HLPPT and is now being scaled in partnership with Sukhibhava, a community based organization in Bangalore. We have reached out to over 31,000 low-income migrants & women in urban slums and screened over 1,300 patients since inception. There was a 28% increase per month in uptake of services and 59% of those screened visited the clinic for further evaluation, 11 times increase over the baseline clinic footfall. Screening currently costs INR 66 per patient--- at least five times lower than conventional costs. The intervention has also identified potential high risk patients with Diabetes Prevalence = 28.7% - 33.1% (Higher than 130 mg-dL) & Hypertension prevalence of = 45% - 48% of cases lying outside the normal range of (120/80).

Overall, the program enhanced access to existing clinics, increased the traction among communities, induced pro-active health seeking behaviour, established norms to profile semi-skilled healthcare workers and also established semi-skilled health workers are trusted source of information and healthcare service provider in the community.



Scaling in last mile markets: Distribution and Consumer Financing Strategy for Water Purifiers

CLIENT

Undisclosed

CHALLENGE

To sustainably provide in-home water purifiers at affordable prices to low-income consumers in Kenya

OUTCOME

- Development of a Sales and Distribution strategy focused on informed customer targeting, low-cost marketing and innovative last mile distribution channels
- Creation of a County Lucrativeness Index to identify high potential clusters for the client within Kenya

APPROACH

Despite the fast pace of growth of the Kenyan consumer market with household consumption expenditure growing at a CAGR of 12.35% in the past 13 years and low-income households comprising 86% of total consumption, servicing this market is difficult. Challenges include sparse populations, limited market data on spending, nascent last-mile infrastructure, predominantly informal retail networks, low awareness and limited ability to pay up-front.

A leading FMCG company commissioned Intellectap to develop a sales and distribution strategy to enable their water purifiers to reach this low income-consumer market. As part of the strategy, Intellectap identified key partners and priority cluster areas for the client to focus on. In addition, Intellectap analysed various alternate channels for the client to service these low-income consumers. These included financing channels such as MFIs and SACCOs as well as non-financing channels such as VLE aggregators, corporates, NGOs.

Intellicap conducted an extensive diagnostic focused on understanding the consumer financing landscape for formal and informal financing institutions that serve low income consumers. This effort helped determine the mix of channel partners required by the client to reach the consumer. Intellicap then developed a partner selection framework, identifying groups of high potential channel partners and creating operating models for each. The final piece of the strategy included developing a County Lucrativeness Index to identify high potential markets for the water purifier within Kenya based on ease of service, ability to pay and need for clean water. Key data points used in developing the index included; county size, population density, penetration of financing partners, household expenditure, access to free water, diarrhoea prevalence.



Transforming Sanitation Sector in India: Making it attractive for capital and talent

CHALLENGE

Finding ways to make Sanitation sector in India more attractive for investors, funders and talent.

APPROACH

There is significant impetus being provided by the Indian government's Swachh Bharat Abhiyan (SBA) campaign to make the country Open Defecation Free (ODF). However, the sector is unable to attract private capital and quality talent since it is perceived to be infrastructure heavy, low on revenues and in need of a long gestation period. To overcome these challenges and accelerate the 'Sanitation Economy,' there is a need to highlight its potential beyond construction of toilets and explore possibilities in - innovative and sustainable business

OUTCOME

A convening that helped identify call to action strategies for key stakeholders in the Sanitation Industry that would improve competitiveness of the sector.

models around technology, opportunities for digitization of health, and innovative waste management.

In partnership with the Toilet Board Coalition, Intellectap convened over 70 key stakeholders from India's sanitation sector including Hindustan Unilever, Firmenich, Lixil and Novozymes; impact leaders like Tata Trust, NASSCOM Foundation, UNICEF, India Sanitation Coalition, and Samhita Social Ventures; and social enterprises like Saraplast, Blue Water Company, Tiger Toilets and GARV Toilets. Focus of the convening was to initiate discussions on making sanitation sector in India more attractive for private sector funding.

Through the discussion, 5 key insights emerged:

Cross sectorial partnerships: Participants unanimously expressed the need to make the sector more attractive by associating it with other sectors like agriculture, energy, health and financial inclusion. For example linking health insurance with sanitation is one opportunity.

Investors need to be convinced that sanitation is a service and not a scheme: Most private investors perceive the sector as a public scheme than a service with business potential.

Supply has not been able to create its own demand: Today, there are more toilets being created than are utilized. Though significant funding has been provided for building infrastructure, there is a great need to focus on behaviour change.

Patient capital will have to be really patient: Implementing sanitation solutions is not a short term task. This demands patience from investors. It also requires flexibility in capital allocation. Different capital types and structures (debt, equity, grants, mezzanine, etc.) are needed across the value chain.

Capital, knowledge, networks and government need to come together to build the ecosystem: The sector as a whole will not attract attention and funding if everyone does their work in silos. To ensure that the sector attracts the right investment and talent, it is crucial for the ecosystem to work together and find what the missing pieces are.



Incubating entrepreneurial innovations for babies

ENTREPRENEUR PETER MWANGI, MOTHERBAND

CHALLENGE

To make the prototype of a cardiotocography device commercially viable in Kenya.

OUTCOME

A viable business model and introduction to opportunities that can help introduce this innovation in the Kenyan and global market.

IMPACT

Peter has pitched at several events including; the 5th Sankalp Africa Summit, StartupBootCamp Cape Town Fastrack: Nairobi edition, received media attention from the People's daily in Kenya and applied to numerous enterprise challenge programmes.

COMPONENTS

Peter Mwangi, a midwife at Pumwani hospital, East Africa's largest maternity hospital helps deliver up to 25 babies a day. The downside of his job is that he has to endure painful moments when babies and sometimes their mothers lose life in this process. Research from the Kenya Demographic and Health Survey shows that there are 23 stillbirths every day in Kenya. The Lancet Research series also reports that 96 babies die every day in Kenya.

Peter realized that most infant mortalities are due to poor monitoring of either the mothers and/or their babies. Hospitals are poorly equipped and the situation is worse in remote, rural areas. Expectant mothers often have to share wards and medical equipment. Midwives in rural areas further don't even have this luxury and don't have the equipment at all. Peter therefore took the initiative and conceptualized Motherband, Kenya's first cardiotocography device designed for low resource settings.

After he developed a prototype, he had to figure out how to commercialize it as a business. Peter signed up on StartupWave in 2017 in a bid to take this project to the next level. The StartupWave team provided both virtual and in-person support to build his business model, matched Peter to a mentor who guided him, gave feedback, helped him develop his collateral and improved his presentation skills. Peter also received support in applying to various grant and enterprise challenge programmes.

Motherband was showcased StartupWave Pitch2Incub8rs session at the 5th Sankalp Africa Summit. He has since received interest from StartupBootCamp Cape Town, a StartupWave accelerator partner and was invited to pitch at the Nairobi edition of their fastrack events.

StartupWave continues to work with Peter to help him get into a healthcare focused accelerator programme.



An adequate supply of jobs is the bedrock for sustained and growing prosperity, inclusion and social cohesion in developing countries. We work with the public and private sector to scale up access to jobs and entrepreneurial opportunities for women and youth across emerging economies

OUR AREAS OF INTERVENTION:

1. **GENDER FINANCING:** Improve small ticket and high risk-innovative capital structures to scale women led enterprises
2. **MANAGING DEMAND AND SUPPLY:** Provide access to technical and business skills, market-linkages and finance to build and scale micro-enterprises
3. **ADVOCACY AND RESEARCH:** Create strategic information infrastructure - (like landscape analysis, stakeholder maps, investment trend analyses, MSME financing data)
4. **Capital sourcing:** Raising equity, debt, grant and facilitating M&As

Creating a Livelihood Strategy for 2,500 people from Rural Nagaland

CLIENT

Hans Foundation

OUTCOME

- A 5-year detailed road map for the execution of the livelihood project and introductions to potential project partners
- Mobilization of the involved communities to contribute 800 hectares of land to the project.

Disguised unemployment and underemployment are critical issues that often plague rural settings in emerging economies. Such was the case also in Tuli, Nagaland. In 1971, a paper mill was set up in the area which created large scale employment. Most of the economy revolved around this paper mill until it was closed; post which Tuli

CHALLENGE

Designing a livelihood-strategy for addressing the problems of disguised unemployment and underemployment in a remote part of India.

IMPACT

Livelihoods for more than 2,500 people from the region with a scope to phase out external funding from 5th year onward.

was left with two critical resources: unused labor and abundant stocks of bamboo. Given this background, Hans Foundation, a Delhi based charitable organization wanted to undertake a livelihood project that would create large-scale employment in the region.



Hans Foundation, hence appointed Intellicap, to conduct a detailed assessment of the socio-economic and environmental context of the region and create the required livelihood strategy. For this purpose, Intellicap conducted a robust mapping of the pre-intervention livelihood profiles along with an analysis of the resources available in the region. During this process, Intellicap identified a few distinct competitive advantages of the communities in the region: a) bamboo was available for free b) each house had hectares of unused virgin land c) the communities had expertise in bamboo craft which was unlike any other bamboo cultivating areas in India, and d) there was unused labor in each and every household. The strategy that Intellicap designed used each of these advantages as a cornerstone and included plans to create an organic CTC tea and orthodox tea processing unit along with a multi-product bamboo processing unit. The strategy was

based on a technical, commercial, and financial feasibility analysis of both product groups and included desk research, interviews with industry experts, and a considerable amount of time spent in Tuli to understand and decrypt subtle community dynamics. Intellicap along with a local NGO also mobilized villages from the region to contribute 800 hectares of land towards the project.

Hans Foundation is currently in talks with the Government of Nagaland to begin project implementation. Successful implementation will result in an increase in the income of every bamboo processing household by INR 3.2 Lakhs and each tea producing and processing household by 7.8 lakhs by the tenth year. Another key impact of the project will be preservation of the environment as tea will be cultivated organically and bamboo will act as a substitute for a number of wood-derived products.

Solving for unemployment: A study on matching skill demand and supply

CLIENT

Rockefeller Foundation

India's current demography provides for a great opportunity for the country to leapfrog both economic growth and development milestones. However, for the country to use its youth productively, there is a requirement for skilling interventions that appeal to the youth. Currently, most interventions see sub-optimal participation because of; (i) misalignment of interest and aspirations of youth with the courses in the institutes; (ii) low recognition of the certifications and diplomas offered at these institutes and; (iii) low economic gains from these skill trainings. Consequently, India is currently witnessing a situation where youth are seeking suitable openings in the job market for their skills, while companies and enterprises concurrently have unfilled vacancies.

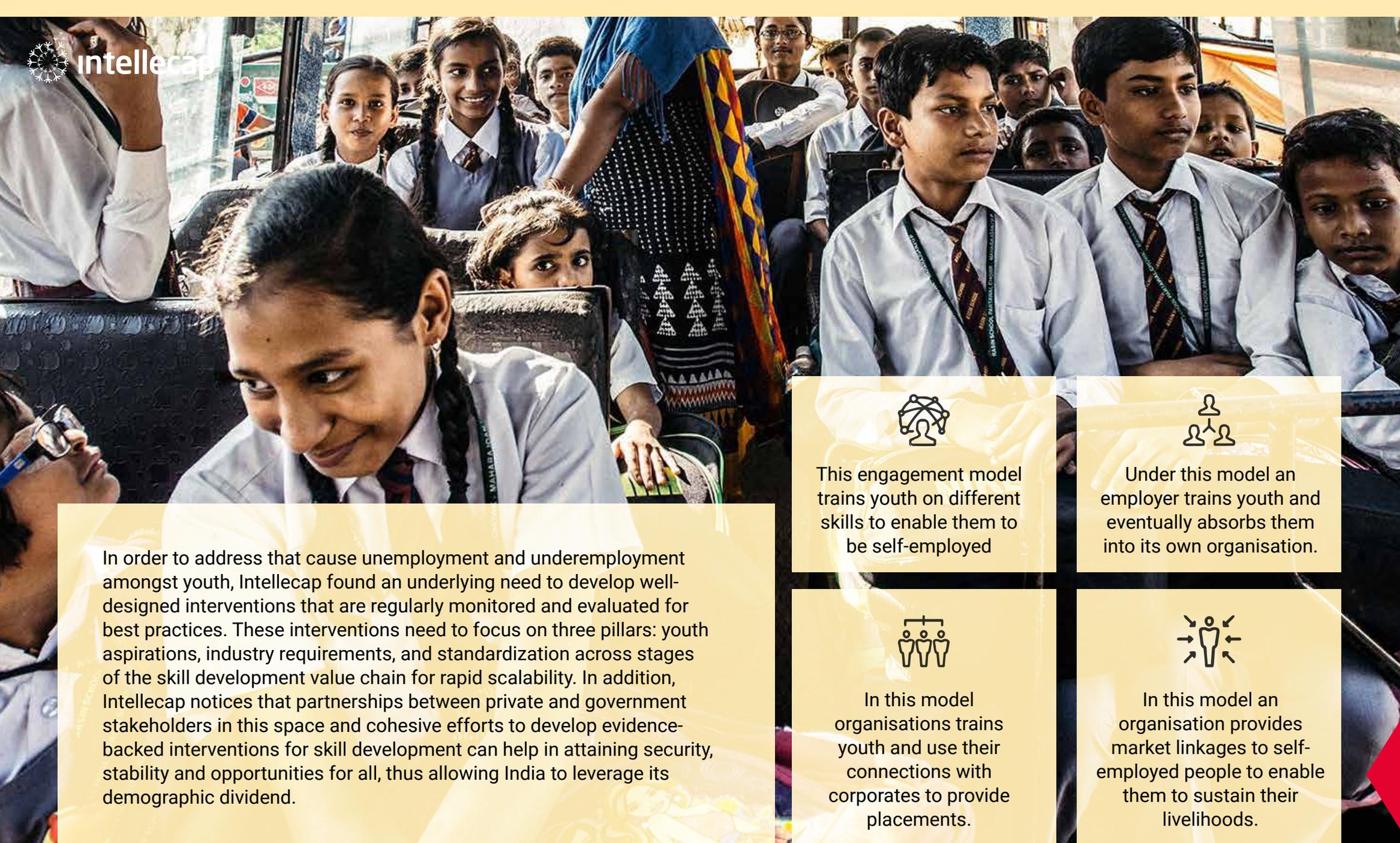
CHALLENGE

Addressing the gap between youth skilling and livelihood generating interventions' in India.

OUTCOME

An evidence based 3 pillar framework (or model) for developing effective public and private skilling interventions in India

With the objective of strengthening youth skilling programs in India and scaling interventions that are effective, Rockefeller Foundation engaged with Intellectap to examine the landscape of interventions, both government-run and private sector, that aimed at youth skilling and livelihood generation in India. The study analyzed more than 80 organizations in this space, and highlighted some interesting insights and constraints that hinder youth skilling and employability in India. It found that programs and organizations in the space currently adopt one of four engagement models: the self-employment model, the employer led model, the placement-based model and the market linkage model. Each of these models has associated strengths and weaknesses, and has played a critical role in reducing youth unemployment in India.



In order to address that cause unemployment and underemployment amongst youth, Intellicap found an underlying need to develop well-designed interventions that are regularly monitored and evaluated for best practices. These interventions need to focus on three pillars: youth aspirations, industry requirements, and standardization across stages of the skill development value chain for rapid scalability. In addition, Intellicap notices that partnerships between private and government stakeholders in this space and cohesive efforts to develop evidence-backed interventions for skill development can help in attaining security, stability and opportunities for all, thus allowing India to leverage its demographic dividend.



This engagement model trains youth on different skills to enable them to be self-employed



Under this model an employer trains youth and eventually absorbs them into its own organisation.



In this model organisations trains youth and use their connections with corporates to provide placements.



In this model an organisation provides market linkages to self-employed people to enable them to sustain their livelihoods.

Creating thriving livelihood opportunities for a “resettled Maasai” community in rural Kenya

CLIENT

Kenya Electricity Generation Company (KenGen)

CHALLENGE

To identify livelihood opportunities for a “resettled Maasai” community in rural Kenya.

OUTCOME

A capacity building programme for long term employment and community well-being.

IMPACT

The program helped the community build skills and networks with 10 experts. It helped the community build skill sets to create sustainable livelihoods.

BUILDING RESILIENCE FOR RESETTLED COMMUNITIES THROUGH SKILLS DEVELOPMENT AND LIVELIHOODS GENERATION

As a part of the electricity expansion project in Kenya, Kenya Electricity Generation Company (KenGen) had commissioned geothermal power plants in the Olkaria region near Naivasha. The plants were expected to cause both noise and air pollution in the adjoining area. As a result about 1000 people from local Maasai community living in that area were resettled to avoid any potential health consequences.

KenGen engaged Intellectap to identify potential livelihoods generation activities for this resettled Maasai community to help them build a sustainable source of income for themselves and their families. This engagement focused on assessing the existing and potential business and employment opportunities for the community. It also identified skill gaps and alternative livelihood sources.



The project took a design thinking based approach and used participatory research to identify the existing capabilities, resources and preferences for the community. In-depth research was undertaken to map the lives of the community to understand their needs. Further research was undertaken with potential employers and partners to understand their requirements. The gaps in existing skills and expectations of the potential partners helped in identifying areas for capacity building. Finally about nine trainings were rolled out to help the community build skills and networks.

This program provided the required stepping stone to the community by giving them access to information, basic skills, experts and markets. It also created an aspiration and outlook for opportunities that are close to their current skills and experience and in line with their perception of what is well-being. The program focused on introducing the community to experts and enterprises that may have interest in engaging with the community on long term basis. Such market led interventions are expected to help the community earn livelihoods while strengthening their skill sets and create a long term ripple effect on their lives (income levels, state of well-being, and education of children).

Catalysing gender lens investing to strengthen women entrepreneurship in Southeast Asia

CHALLENGE

Enabling strategic alliances to develop a thriving SME sector ecosystem for women-led enterprises in Southeast Asia.

APPROACH EXPLANATION

A vibrant and dynamic SME sector holds the key to achieving broad-based and inclusive growth in developing countries. Data indicates preferential treatment to men led organisations by banks and financial institutions to provide capital. Out of \$11 bn credit gap experienced

OUTCOME

Multi-stakeholder convening including funders, investors, and entrepreneurs that enabled sharing of insights, deliberations on barriers and launch of a unique woman focussed fund.

by SMEs in Southeast Asia region, \$ 6 bn is contributed by women managed enterprises. Lack of knowledge among women regarding available financial products coupled with lack of self-confidence of availing a loan leads to approximately 70% of the women-led SMEs having limited access to finance. Investing in Women (IW) and Intellicap initiated a dialogue and collective action on the issue.

Through Sankalp Forum, Intellicap enabled multi-stakeholder dialogues, strategic networking and announcement of new initiatives like special funds for women entrepreneurs by Patamar capital and Women's opportunity Fund set up by Small Enterprise Assistance Fund (SEAF). Sessions focussed on Blended Finance to Mobilize Capital for Women's SMEs; Market Enablers – Transforming the Environment for Women in Business and Gender Lens Investing – Advancing Gender Equality, Generating Financial Returns. The dialogue included discussions such as business incentives to improve the business climate, industry initiatives to galvanize support for gender lens investing, and efforts to address market failures through de-risking mechanisms. The session on gender lens investing described the process of integrating gender into investment decision making and explored how investing in women expands into currently untapped market opportunities, whether in: women-owned and women-led businesses lacking access to productive capital; companies that promote workplace equity (in staffing, management, boardroom representation, and along their supply chain); or businesses that offer products and services that significantly improve the lives of women and girls. Insights from these discussions were adopted by the IW team in their subsequent program strategies.

