MANNA-HEALTH™

Investor Presentation Three-Component Model

Smart Ring • Smart Sole • Smart Contact Lens (XR/AI)



Manna-Health™

Smart Ring • Smart Insoles • Smart Lens

“The Future of Independent Ageing” - Live independently. Age confidently.

Prepared by Business Service Vanguard (PTY) LTD | South Africa | Planning document 2027–2030

Document Status & Important Notice

- Preliminary planning document

Not an audited forecast, medical claim, supplier commitment, investment offer or guarantee of commercial performance.

- All figures are planning assumptions in ZAR

Must be validated via supplier quotations, pilot results, customer discovery, regulatory review and tax/accounting advice.

- B2B2C-led operating model

Retirement Estates / Senior Living operators procure; residents and authorised family members use the platform under consent.

- Stage-gated capital deployment

Investor funds released only against documented evidence at Gates 1–5; no exclusivity before validation.

Vision & Value Proposition

Vision

Make trusted, accessible health and mobility intelligence part of everyday senior living - helping older adults retain confidence and independence.

Mission

Integrate wearable sensing, secure data infrastructure and practical care workflows into a premium, user-friendly service.

Stakeholder	Value proposition
Resident	Simple wearables, awareness of activity/mobility trends, connection to support networks
Family / caregiver	Consent-based access, configurable notifications, visibility when not physically present
Operator (Retirement Estate)	Resident-support platform, dashboards, escalation workflows, aggregate insights
Healthcare / insurer partner	Structured trend data for care pathways and wellness programmes (post-validation)

The Three-Component Model

Smart Ring + Smart Sole + Smart Contact Lens (XR/AI) - one integrated health-intelligence ecosystem

Component	Role in the ecosystem	Primary signal domain	Status in model
Smart Ring	Continuous biometrics: pulse, sleep/activity, skin temperature, SpO_2 where supported	Cardiovascular / metabolic	Core - in Premium kits 2027–2030
Smart Sole (Insoles)	Foot-pressure distribution, gait and mobility indicators; longitudinal change monitoring	Motor / fall-risk awareness	Core - in Premium kits 2027–2030
Smart Contact Lens (XR/AI)	AI-powered XR computing delivered directly to the retina - no screens, frames or headsets; tear-fluid health sensing	Visual + ocular-metabolic	Strategic R&D track - outside 2027–2030 kits

Design principle: three complementary sensing circuits - cardiovascular, motor and ocular-metabolic - feeding one consent-based, device-agnostic platform.

The lens is an optionality lever, not a dependency: it expands the long-term roadmap without inflating near-term cost or regulatory risk.

Component 1 - Smart Ring

Cardiovascular and metabolic awareness, premium form factor

- Selected biometric and activity measurements

Pulse, sleep/activity indicators, skin temperature trends; SpO_2 where supported by the chosen device.

- Premium positioning

Comfortable, discreet, senior-friendly design - not a gadget collection but an integrated care solution.

- OEM diligence underway

Sensor specifications, accuracy, SDK/API, raw-data access, firmware policy, battery, certifications, MOQ and lead time.

- Commercial role

Anchors the Essential (R4,900) and Premium (R8,900) kits; core hardware revenue driver 2027–2030.



Component 2 - Smart Sole (Smart Insoles)

Mobility, gait and fall-risk awareness

- Foot-pressure distribution and gait indicators

Longitudinal monitoring of mobility change - a differentiator vs. single-device wearables.

- Technology partner: LEGACT / film-sensor.com

Sensor data access, kit configuration, SDK/API, firmware, OEM/ODM, durability and certification evidence.

- Senior-specific engineering

Comfort, calibration, sampling frequency, repeatability, durability and cleaning requirements.

- Commercial role

Included in Premium and Care+ tiers; drives the institutional differentiation story for operators.

- Honest limitation

Fall detection and clinical prediction must be separately validated - the pilot is not automatically a clinical validation study.



Component 3 - Smart Contact Lens (XR/AI)

Strategic/R&D partnership track - added to Section 6 of the business plan

- Formal position in the plan

"Smart Contact Lens (XR/AI) - Strategic/R&D partnership, outside kits 2027-2030, SDK/API-based, Gate 3–5 governance."

- Primary:

Smart lenses for XR computing on AI, delivering visual content directly to the retina - no screens, frames or headsets; parallel health sensing (glucose, intraocular pressure); US$250m Series A at US$1.35bn valuation.

- Alternate Vision:

LED AR lens with AI and eye tracking; developer/enterprise programme 2025-2026 - nearer-term prototype option (qualify-alternatives discipline).

- Ecosystem fit

Intracorneal implant prototype (POC tested on a human donor eye) extends the platform to residents unable to wear lenses.

- South Africa angle

Technology positioned as a leapfrog for markets without developed eye-bank infrastructure - aligned with the SA-first strategy.



Lens Track - Governance & Risk Discipline

- Stage-gated engagement

Partnership fixed at Gates 1-2; lens economics excluded from the 2027-2030 financial model until Gate 5.

- SDK/API-based integration

No exclusivity before technical validation, minimum performance commitments and enforceable supply obligations.

- Diligence points

Intended-use verification, regulatory classification (potential Class III path), cost-to-serve, data governance.

- Risk cover

OEM-dependency mitigation mirrors the ring/insole policy: qualified alternatives, documented APIs, staged commitments.

- Timing realism

A combined display + biosensor lens follows the most demanding regulatory route; it cannot and should not enter the 2027 kit.

Platform Architecture - Device-Agnostic by Design

Layer	Function
1. Wearable devices	Smart Ring, Smart Insoles; future: XR lens via partner SDK/API
2. Secure connectivity	Documented SDKs / APIs, approved gateways
3. Data ingestion & normalisation	Multi-OEM sensor data unified into one model
4. Consent & identity management	POPIA-aligned permissions, granular family access, audit trail
5. Analytics & rules engine	Trend detection, configurable event flags
6–8. Apps, dashboard, reporting	Resident app, Family Care App, operator Care Dashboard, integrations

IP: background IP stays with owners; custom platform IP allocated in written agreements; source-code escrow and exit/portability provisions.

Commercial Model - B2B2C First

- Primary: institutional procurement

Retirement Estates / Senior Living operators contract kits and platform services for residents.

- Secondary: B2C premium channel

Affluent older adults, adult children buying for parents; direct e-commerce and selected retail partners.

- Service revenue stack

Hardware (one-time or leased) + per-active-resident platform subscription + optional Family Care tier.

- No double charging

Where the institutional subscription includes dashboard and family access, these are not re-charged to residents.

- Renewal discipline

Annual/multi-year contracts with transparent price review, data portability and exit provisions.

Product Tiers & Indicative Pricing (ZAR)

Tier	Contents	Target customer	Price
Essential	Smart Ring + basic app + standard support	B2C individual / family	R4,900 per kit
Premium	Ring + Insoles + app + Family Care + enhanced analytics	Primary institutional package; also B2C	R8,900 per kit
Care+	Premium + institutional dashboard, staff workflow, deployment support	Retirement Estates / operators	R7,500-9,500 per resident kit

Subscription	Monthly	Annualised / paid resident
Personal Health App	R149	R1,788
Family Care	R299	R3,588
Premium AI Monitoring	R399	R4,788
Institutional dashboard	R250-400	R3,000-4,800

Financial model uses R299/month per average active paid resident; no separate dashboard fee added to avoid double counting.

All prices are hypotheses to be tested with operators and B2C customers.

Market Strategy - South Africa First

- Bottom-up market building

No unverified national TAM: facility counts, capacity, purchasing power and procurement cycles to be mapped and validated.

- Priority segments

Retirement Estates → Assisted Living → Rehabilitation providers → private families (B2C) → insurers/wellness (post-evidence).

- Entry sequence

One anchor institutional partner → controlled pilot → case study (with consent) → expansion via operator groups and care networks.

- Africa scalability

Premium health-tech proposition designed for replication across selected African markets after SA validation.

Pilot Programme - Up to 100 Residents, 6 Months

With a suitable Zamani/Akani-associated environment, subject to agreement

KPI	Initial target
Device onboarding success	≥90% of enrolled residents
Active usage	≥80% meeting defined wear-time criterion
Platform availability	≥95% (excl. planned maintenance)
Data completeness	Baseline per sensor; missingness reported
Alert workflow	Delivery, acknowledgement and escalation times measured
User experience	Resident, family and staff satisfaction at baseline and follow-up
Commercial validation	Renewal intent, cost-to-serve, willingness to pay

Governance

Informed participation and inclusion criteria; POPIA assessment; security review; clinical oversight where needed; documented escalation.

Outputs: pilot report, product backlog, operator business case, pricing validation, scale-up recommendation.

Implementation Roadmap - 18 Months

Period	Workstream	Milestones
Months 1-3	Definition & diligence	Requirements, OEM quotes, architecture, operator discovery, privacy/regulatory scoping
Months 4-6	Prototype & MVP	Ring/insole integration, app + dashboard MVP, security baseline, usability testing
Months 7-9	Pilot launch	Up to 100 residents, onboarding, staff training, operational monitoring
Months 10-12	Validation & refinement	Pilot report, improvements, unit-cost validation, commercial offer, scale decision
Months 13-18	Commercial rollout	First institutional contracts, support operations, B2C launch, expansion pipeline

Financial Plan - Illustrative Scenario (ZAR)

Year	Kits deployed	Avg paid subscribers	Hardware revenue	Subscription revenue	Total revenue
2027	500	300	R4,450,000	R1,076,400	R5,526,400
2028	1,500	900	R13,350,000	R3,229,200	R16,579,200
2029	3,500	2,200	R31,150,000	R7,893,600	R39,043,600
2030	7,000	4,500	R62,300,000	R16,146,000	R78,446,000

Unit economics - Premium kit	Value
Reference selling price	R8,900
Target landed cost	R4,800
Gross profit per kit	R4,100
Hardware gross margin	46.1%

Planning scenario, not a forecast: excludes commissions, logistics beyond landed cost, warranty reserve, support, platform costs, marketing, tax and financing.

Lens economics deliberately excluded from this model until Gate 5.

Funding Requirement

Stage 1 use of funds	Indicative budget
OEM samples, technical integration and engineering	R450,000
Mobile apps and platform MVP	R850,000
Analytics / AI and biomechanical data layer	R500,000
Cybersecurity, testing and compliance work	R400,000
Pilot hardware, installation and deployment	R750,000
Project management, operating costs and contingency	R550,000
Total central planning case	R3,500,000

Stage 1: R3.0m-R4.5m

Central planning case R3.5m.

Stage 2: R5m-R8m

Released only after pilot validation, confirmed cost base, supply terms and customer commitments.

Funds released against stage gates and approved budgets; no equity/valuation assumptions in this document.

Investment Gateways - Evidence Before Capital

Gate	Evidence required to proceed
Gate 1 - Supplier readiness	Samples received; specs and data access documented; landed cost and lead time quoted
Gate 2 - Technical feasibility	Ring and insole data integrated; reliability, battery, comfort and security tests completed
Gate 3 - Pilot approval	Operator agreement, privacy impact assessment, consent materials, escalation process approved
Gate 4 - Pilot success review	Adoption, uptime, data completeness, UX, alert workflow and willingness-to-pay results reviewed
Gate 5 - Commercial scale	Signed customer commitments, validated unit economics, supply capacity, support model, funding plan

Lens partnership fixed at Gates 1–2; lens economics enter the model only at Gate 5.

Principal Risks & Mitigations

Risk	Mitigation
Sensor accuracy / inconsistent readings	Bench testing, calibration, reference comparisons, staged release
Fall-risk alert false positives / negatives	No fall-prevention promises; validated algorithms; human escalation
Low adoption among older users	Co-design, accessible UX, assisted onboarding, caregiver support
OEM dependency / supply disruption	Qualified alternatives, documented APIs, spare inventory, quality obligations
Cybersecurity / privacy incident	Threat modelling, secure development, independent testing, incident response
Regulatory reclassification or delay	Early intended-use review, controlled claims, specialist advice
Longer institutional sales cycle	Anchor pilot, staged hiring, cash runway controls, parallel B2C
Unit economics below target	Landed-cost quotations, volume tiers, replacement/support cost validation

The Ask

Stage 1: R3.0m-R4.5m (central case R3.5m) to reach and complete the controlled pilot - devices, platform MVP, compliance and deployment.

Stage 2: R5m-R8m for commercial scale-up, conditional on pilot validation and signed commercial commitments.



Why now

Three complementary sensing circuits on one consent-based platform; a clear regulatory-honest roadmap; and a strategic XR/AI lens track that keeps the long-term optionality without near-term cost or risk.

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