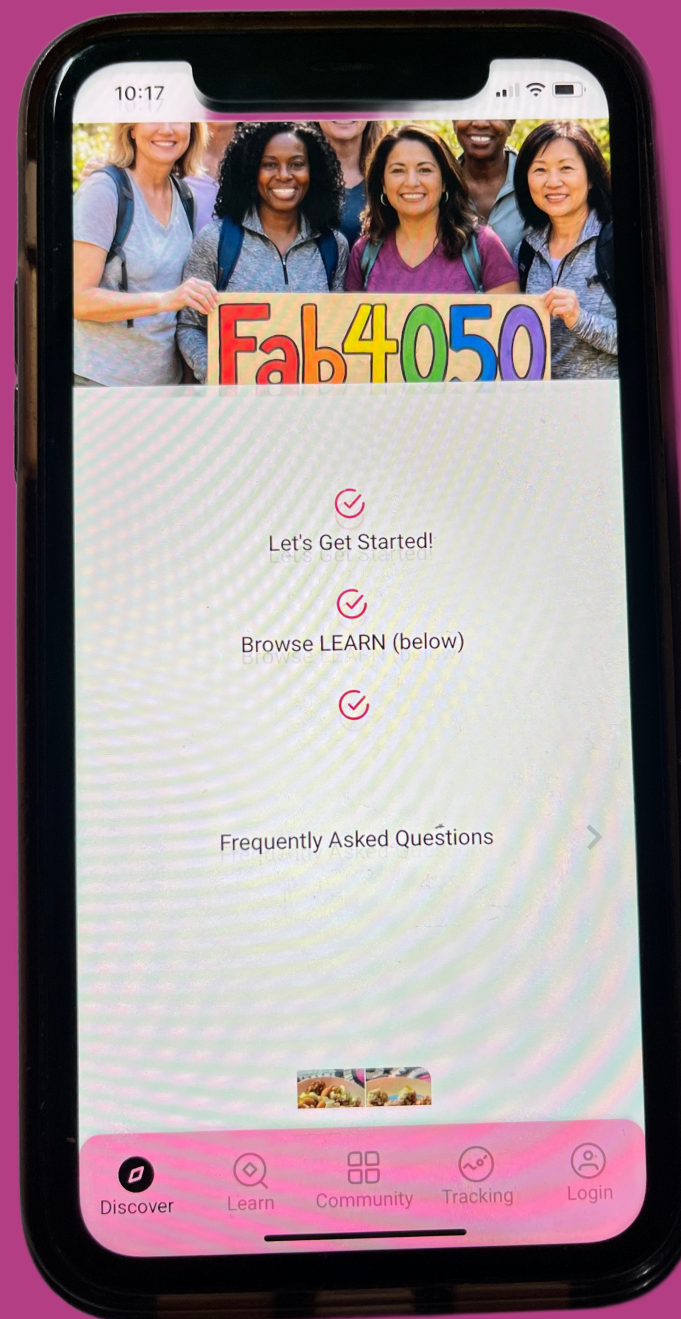




FAB4050

Home of Health for Women 40+



JANUARY 2026



FAB4050

Home of Health for Women 40+

Pack 1: About Fab4050

Pack 2: The Financials (slide 32 onwards)

Pack 3: Tech Build Update (slide 47 onwards)





FAB4050

Home of Health for Women 40+

Pack 1 About Fab4050

20 December 2025

MEET THE END USERS



Sarah, Amina, Sahar, Mei and Kemi face midlife changes:

confusion,
limited support,
fading confidence,
menopause symptoms that often result in absences from work,
anxiety,
shame.

Each is navigating menopause while juggling work, family and identities that feel suddenly uncertain and sometimes threatening.

Sarah, Amina, Sahar, Mei and Kemi are the reason Fab4050 exists:
their changing bodies, their lack of agency, their search for clarity and their need for support.

Estimated number of women going through menopause in 2025 is around 1.1 billion, according to UNFPA and peer-reviewed endocrine research.

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INTRO TO FAB4050

Fab4050 addresses the silent crisis of women in middle age.

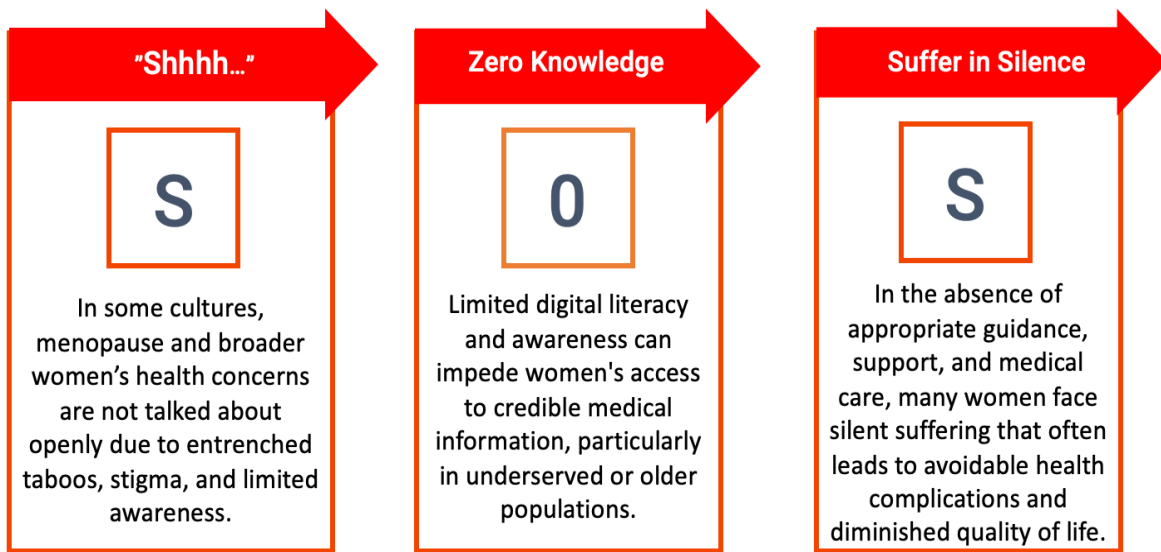
In a hyper-connected yet isolated world, women across all economic backgrounds lack safe spaces, sisterhood and support. Our app uses Technology to unite them, offering community, dignity and health and other empowerment tools to transform midlife into strength, visibility and growth. And FUN!!!

“Fab4050: A safe, global community empowering women 40+ to thrive through health, financial dignity and sisterhood.”



Problem Statement**

"Health inclusion remains a significant challenge for women in certain culturally sensitive communities, where sociocultural norms, stigmas, and embarrassment about menopause often hinder equitable healthcare engagement."



****The problem statement is validated by data from 150 participants in the pilot version of the Fab4050 app.**

This is what we are trying to achieve:



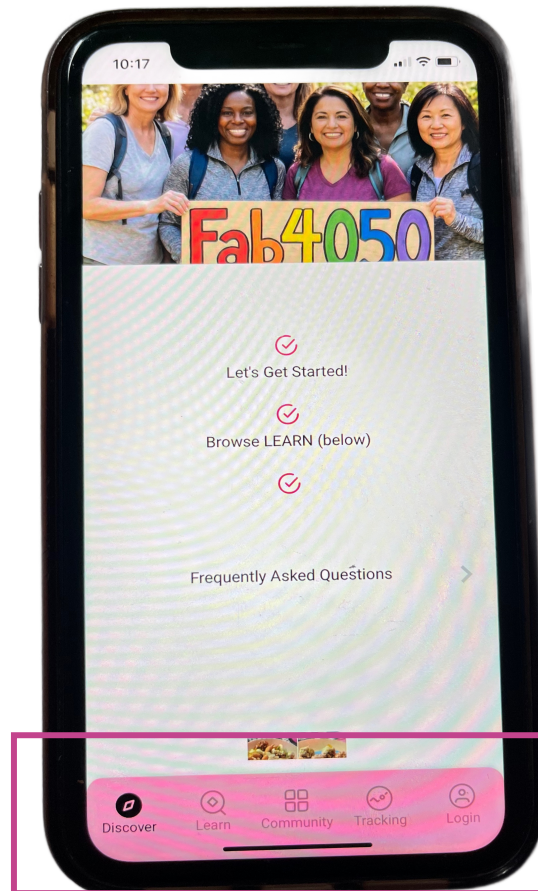
Fab4050 is building a bus for the **women left behind***—driving them toward **health inclusion**, digital literacy and the **dignity** of being seen, heard and empowered.

* In developed countries, women endure menopause quietly — too busy, too inhibited to exercise after years of inactivity, too isolated and without supportive community.



Estimated number of women going through menopause in 2025 is around 1.1 billion, according to UNFPA and peer-reviewed endocrine research.

How Fab4050 delivers the solution



AI powered solutions ●

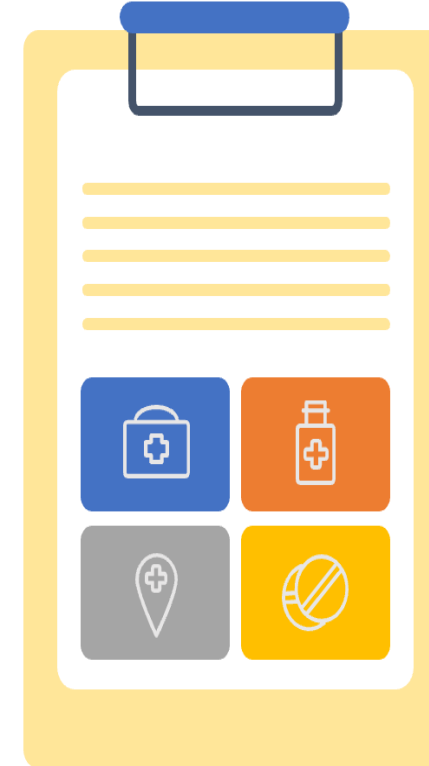
Fab4050 app's backend is powered by our **proprietary AI/large Language Model**.

Gamification ●

Fab4050's **60 DAY CHALLENGE** (with prize for the "Biggest Loser") has been proven to be extremely effective in the Pilot.

Telemedicine ●

(Under development)
In partnership with VSee to bring healthcare professionals to women in the comfort of their own homes.



Tokenisation ●

(Under development)
Fab4050 is developing a reward system for women for completing their exercises and healthy eating programmes. These **Fab Tokens** can be spent on subscription fees, in-app purchases or gifted to a friend.

Community ●

Within the Fab4050 app are **Community Channels** for women to interact with other women undergoing the same challenges, to share their successes and to support each other.

Fab4050 adopts a **Freemium+Transactional** model, harnessing network effects while ensuring accessibility. Revenue streams include in-app purchases, classes, seminars, telemedicine, curated products, live events and brand partnerships — **empowering all women 40+ regardless of socioeconomic background**. In the second phase, **data analytics will be a significant revenue generator**.

COMPETITIVE LANDSCAPE

Competitor List for Fab4050

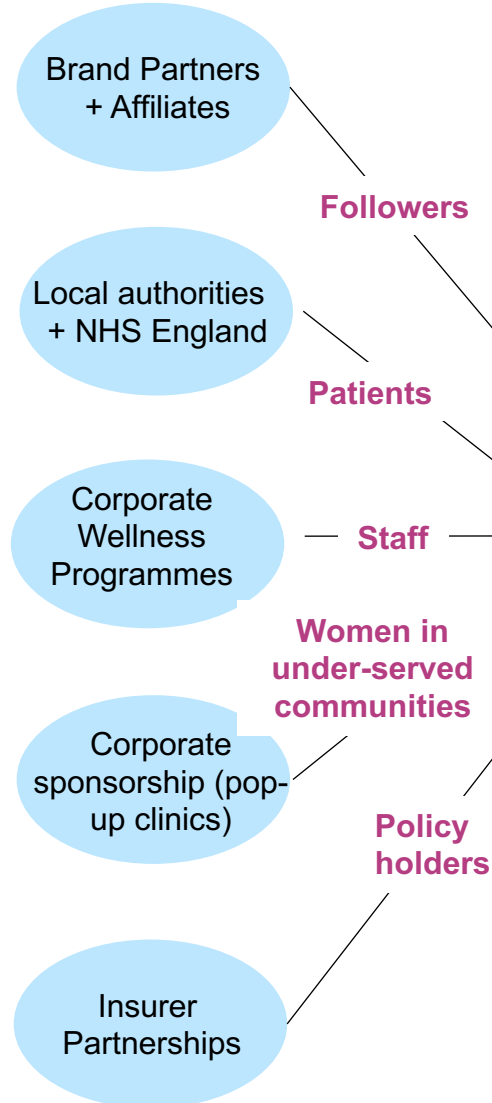
- Elektra Health – Digital health company offering telemedicine, education, and community support for menopause.
- Peppy – UK-based app providing personalized support for menopause, fertility, and parenting through expert consultations.
- Balance – Founded by Dr. Louise Newson, this app focuses on menopause symptom tracking, education, and access to medical advice.
- Carrot Fertility – While primarily fertility-focused, it has expanded into menopause support as part of corporate wellness offerings.
- Maven Clinic – Global virtual clinic for women's and family health, offering menopause care alongside broader services.
- Clue – Popular menstrual health app that has added features for perimenopause and menopause tracking.
- Menopause.ai – AI-driven platform for menopause care, with competitors including Elektra Health, Vitelle, and Stripes.
- Vitelle – Women's longevity platform offering personalized health protocols, including menopause support.
- Stripes – A wellness brand targeting midlife women with products and digital resources for menopause.
- My Menopause Doctor / Balance+ – Subscription-based extension of Balance, offering premium content and personalized plans.
- Luna Daily – Femtech brand focusing on intimate care, expanding into menopause wellness.
- Kindra – Menopause wellness brand offering supplements and digital education.
- Reverse Health – App offering nutrition and lifestyle programs tailored to menopause.
- Wild.AI – Fitness and health tracking app designed for women across life stages, including menopause.
- Flo Health – Widely used menstrual tracking app, now adding perimenopause features.

Estimated number of women going through menopause in 2025 is around 1.1 billion, according to UNFPA and peer-reviewed endocrine research.

We have mapped the competitive landscape and identified menopause and women's health apps addressing specific needs. **However, none deliver the holistic empowerment package Fab4050 offers. Our platform goes beyond symptom management, integrating expert guidance in personal finance, safe travel, and lifestyle wellbeing.** This differentiated approach positions Fab4050 as the first comprehensive solution for women in midlife, expanding our market reach and establishing a defensible category leadership opportunity.

Overview of BUSINESS MODEL

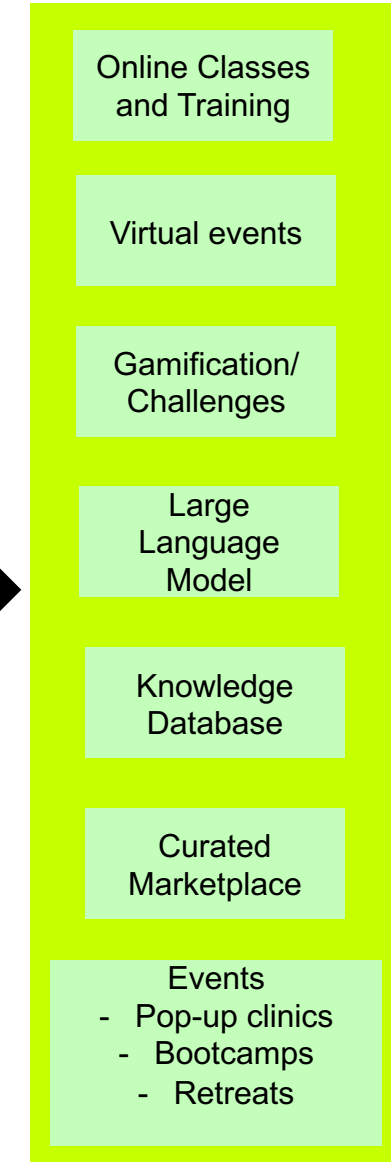
REVENUE CHANNELS



END USERS

Women in 40+ age group

PRODUCT OFFERINGS



DATA ANALYTICS

1. Trends
2. Curated Dashboard
3. Predictive Modelling
4. Training Models (EdTech)

Estimated number of women going through menopause in 2025 is around 1.1 billion, according to UNFPA and peer-reviewed endocrine research.

REVENUES: SUMMARY

Details can be found in Pack 2: The Financials

Segmentation: B2C and B2B

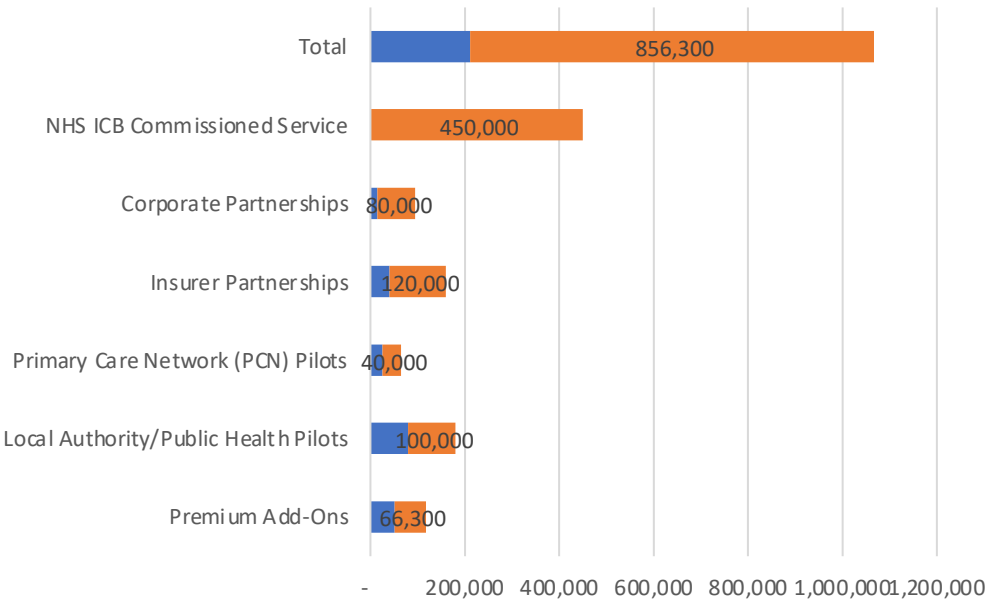
- Although **B2C** represents less than 25% of Fab4050’s revenues in Year 1 and falling to below 10% by Year 2, B2C remains central to our mission because these are the women whom our entire business ultimately serves and depends on.
- Our **B2B** strategy is positioned to deliver meaningful revenue growth by aligning with market conditions — including funding availability, the accelerating outsourcing trend in wellbeing provision, and the procurement credibility created by our two NHS-embedded clinical leaders.

We will spend Year 1 solidifying partnerships with NHS England through Fab4050’s senior leadership team who are practicing NHS clinicians as well as via localised projects that we will deliver in Year 1.

Estimated number of women going through menopause in 2025 is around 1.1 billion, according to UNFPA and peer-reviewed endocrine research.



Revenues Projections: Year 1 and Year 2



	Year 1 (£)	Year 2 (£)	Comment
Premium Add-Ons	51,000	66,300	30% growth
Local Authority/Public Health Pilots	80,000	100,000	25% growth
Primary Care Network (PCN) Pilots	25,000	40,000	Financials: Annex 1
Insurer Partnerships	40,000	120,000	Financials: Annex 1
Corporate Partnerships	15,000	80,000	Financials: Annex 1
NHS ICB Commissioned Service	-	450,000	Financials: Annex 1
Total	211,000	856,300	

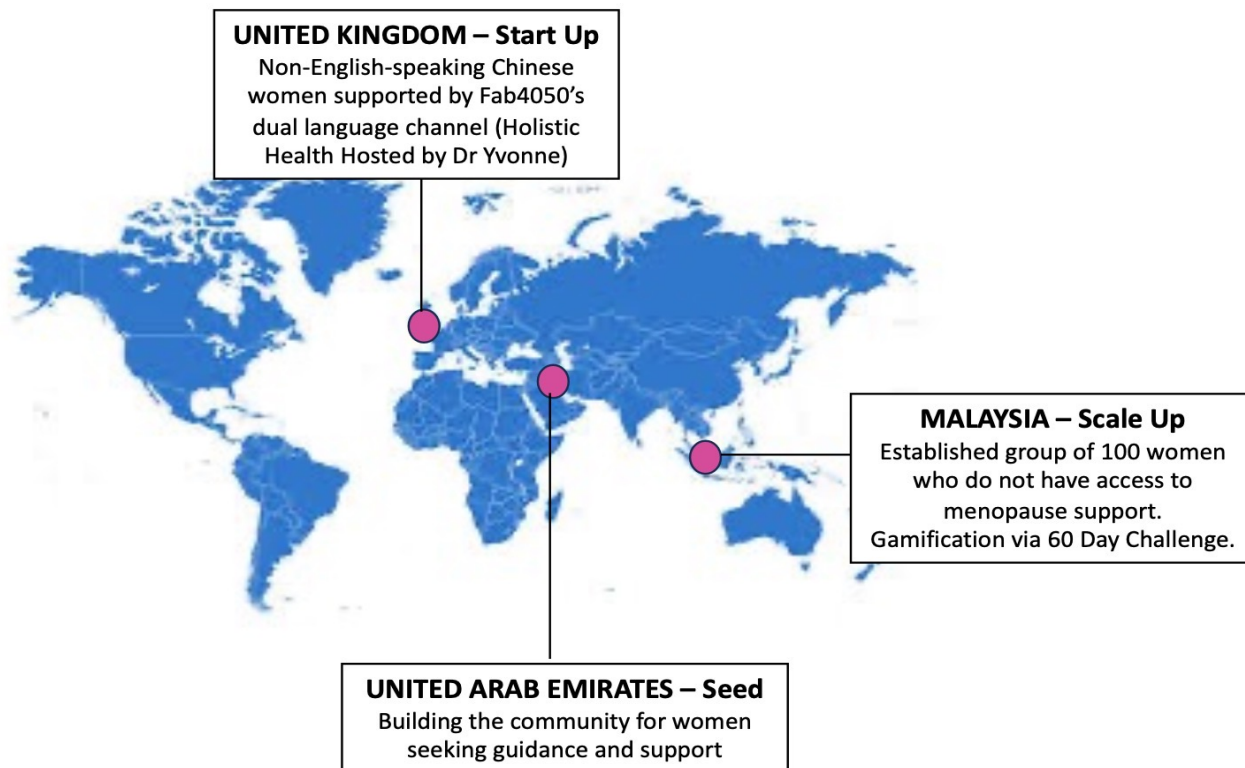
*ICB = **Integrated Care Board**, the statutory NHS organisation responsible for planning and commissioning services within an Integrated Care System

Our aim:

- (i) build a fast, multi-channel revenue generator that delivers on time and
- (ii) lay down foundations for long-term growth from strategic partnerships.

BTC TARGET MARKET and MARKET OPPORTUNITIES (1)

Three PILOT Fab4050 Communities



We have identified our target markets and have launched pilot programmes in these hubs:

Geographical zone	Hub	Number of women over 40
Europe Including UK	UK	400million
Middle East (Saudi Arabia, UAE, Qatar, Kuwait, Bahrain, Oman)	UAE	11million
Asia (China, Hong Kong, Malaysia, Singapore, Thailand)	Malaysia	440million

Source: <https://ourworldindata.org/grapher/female-population-by-age-group>

Total Addressable Market (TAM) of 851 million women aged 40+ and an Active Revenue Per User (ARPU) of £30/year - *conservative estimate*:

Fab4050 Revenue Scenarios (TAM: 851M, ARPU: £30/year)

Penetration Rate	Users (approx.)	Annual Revenue
0.1%	851,000	£25.5M
0.5%	4,255,000	£127.7M
1% <input type="checkbox"/>	8,510,000	£255.3M

INVESTOR NARRATIVE

Even at **0.1% penetration**, Fab4050 generates **£25M+ annually**.

At **0.5% penetration**, revenues exceed **£125M**, showing scalability.

At **1% penetration (a stretch)**, Fab4050 reaches **quarter-billion annual revenues**, proving the enormous potential of serving women in the 40+ age group in our chosen markets.

BTC TARGET MARKET and MARKET OPPORTUNITIES (1)

Fitness industry - Market Analysis

Target market: Women aged 40 and above, health conscious and wanting to make the second half of their lives the best years ever. **Women make up a significant 75% of the health and fitness app user base***, highlighting their strong presence in this sector. The market is expanding due to increasing fitness awareness, smartphone adoption, and the demand for personalised health solutions.

Market Size: the global fitness app market was valued at approximately USD 10.59 billion and is projected to grow at a compound annual growth rate (CAGR) of 13.88% from 2025 to 2030, with women-focused wellness apps seeing rapid growth.

The market more than doubles within a decade, showing strong growth momentum and opportunity for Fab4050 to capture share.

Estimated number of women going through menopause in 2025 is around 1.1 billion, according to UNFPA and peer-reviewed endocrine research.

Sources

<https://www.exercise.com/grow/fitness-app-statistics/>
<https://www.grandviewresearch.com/industry-analysis/fitness-app-market>
<https://www.verifiedmarketreports.com/product/menopause-app-market/>
<https://www.databridgemarketresearch.com/reports/asia-pacific-fitness-app-market>
<https://www.databridgemarketresearch.com/reports/asia-pacific-fitness-app-market>
<https://www.statista.com/outlook/hmo/digital-health/digital-fitness-well-being/singapore>

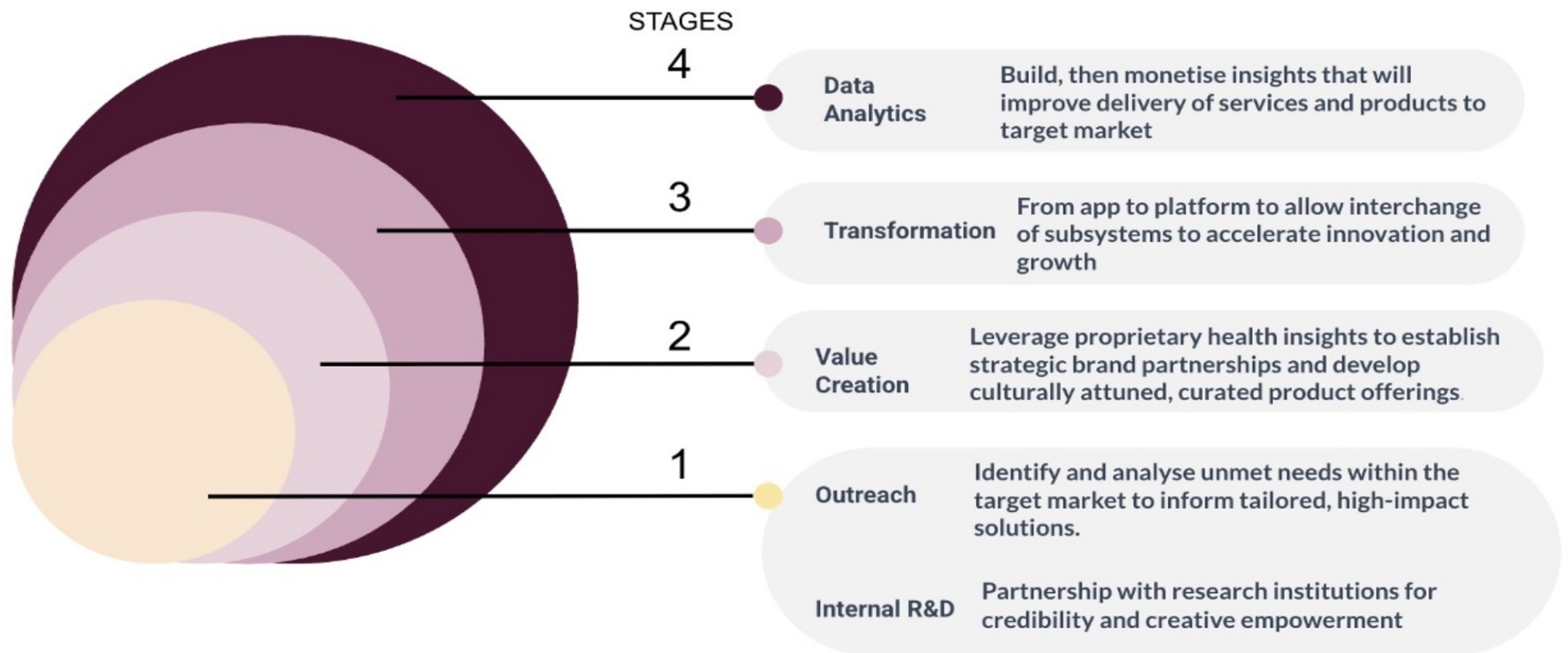
Estimated number of women going through menopause in 2025 is around 1.1 billion, according to UNFPA and peer-reviewed endocrine research.



BTC UNIQUE SELLING PROPOSITION (USP)

Fab4050 is built on strong science and social justice, not profit-making intent. Our driving goal is to ensure all women access trusted medical advice and other tools for thriving later life.

**“Fab4050 focuses on two things: science and inclusion.
Revenue flows naturally from the excellence and value of what we deliver.”**



BTB TARGET MARKET and MARKET OPPORTUNITIES (1)

Despite economic challenges, health is one area that continues to benefit from public and private sector investments.

Reasons:

- Obesity and overweight now cost the UK **£98bn per year**, around **4% of GDP**.
- NHS treatment costs alone are **£12.6bn annually**.
- Type 2 diabetes costs the NHS **£827 per patient per year**.
- The UK now has **2.8 million people economically inactive due to illness**, up **700,000 since Covid** — much of this linked to metabolic disease.



GP clinics are overwhelmed.



Hospitals are struggling.



Insurers face increasing health insurance claims.



Employers lose productivity through sick leave (from menopause related symptoms).



In challenging business environment, corporates are increasingly outsourcing (more cost effective)

Fab4050 aligns with NHS ICB priorities by targeting women 40+, reducing GP demand, supporting prevention, and fitting the **allocated £2bn digital-transformation spending pathways**, targeting women 40+ reducing GP demand supporting prevention.

STATISTICS:
Women's workforce participation has risen for four decades and is projected to keep increasing across 2026–2036, driven by structural shifts in employment patterns.

BTB TARGET MARKET and MARKET OPPORTUNITIES (2)

Year 1: Fast Revenue Generators

Year 2: Reaping the benefits from relationships and delivering well

Year 3: Realising value in Data Analytics

STATISTICS:
Women’s workforce participation has risen for four decades and is projected to keep increasing across 2026–2036, driven by structural shifts in employment patterns.



	Year 1 (£)	Year 2 (£)	Comment
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Total	211,000	856,300	

*ICB = **Integrated Care Board**, the statutory NHS organisation responsible for planning and commissioning services within an Integrated Care System

BTB UNIQUE SELLING PROPOSITION (USP)



For the NHS

Fab4050 offers a low-cost, high-assurance solution underpinned by existing partnerships with health authorities, led by practising clinicians — our Chief Medical Officer and Chief Scientific Officer — who understand the system from the inside, strengthened by robust data governance and analytics backed by the best from the private sector.



For INSURERS

Partnering with Fab4050 is low-risk because our NHS-embedded clinical leaders provide: governance assurance, clinical safety, and procurement credibility, allowing insurers to outsource women's health support with confidence.



For COPRORATES

Fab4050 offers a low-cost, high-assurance solution backed by partnerships with health authorities, delivering measurable women's health outcomes through a high-engagement, brand-partner ecosystem that makes wellbeing both credible and culturally exciting ("cool!").

STATISTICS:
Women's workforce participation has risen for four decades and is projected to keep increasing across 2026–2036, driven by structural shifts in employment patterns.

FOUNDER'S VISION & MOTIVATION

Jacqueline Koay's journey began in relative poverty and a turbulent childhood. Her life changed when the Jones family from Portsmouth gave her home, giving her the stability and opportunity to thrive. From there, she went up to Oxford University, earning a Doctor of Philosophy degree from the Scanning Proton Microprobe Unit.

Her career took her to the heights of finance, where she successfully managed a quant fund at Barclays Global Investors. In retirement, she became an award-winning writer.

Yet through every chapter, Jacqueline remained true to her roots: fighting for diversity, equity and inclusion. She volunteered in several charitable missions abroad.

As a school governor of a school in East London, Jacqueline saw firsthand the barriers that minority ethnic, lower income families face. She raised £5,000 to build a reading room for parents, creating a safe space for learning and community.

That spirit of inclusion and empowerment lives on in **Fab4050** — her vision to ensure women everywhere have access to trusted medical advice, tools for thriving in later life and a sisterhood that restores dignity and agency.

Everything Jacqueline achieves in life is dedicated to the woman who was a mother to her and who believed in her, the late Marion Patricia Jones. Nos da, Ma.



FAB4050 Executives



**Dr. Jacqueline Koay,
Founder**

Former investment banker at Barclays de Zoete Wedd.
Quant fund manager at Barclays Global Investors. Managed U\$800m in equities for institutional investors.
DPhil in Nuclear Physics from Oxford University. Worked on the Oxford Scanning Proton Microprobe.
Founder of Sun Yoga, a global not-for-profit yoga organisation.
Author of eight books and academic journals.
School governor of a local primary school.
Nerdy about data analytics.



**Dr. Hannah Nazri
Chief Scientific Officer**

- NIHR Academic Clinical Fellow ObGyn, University of Warwick & NHS ObGyn Registrar.
- Honorary Clinical Research Fellow, Monash University Malaysia (Jan 2026–), incoming Harvard MPH (Health Policy).
- Oxford DPhil (Endometriosis biomarker).
- Global women's health advocate; board advisory roles in international organisations and networks.
- Associate Fellow of the Royal Commonwealth Society.
- **Passionate about women's health and health equity.**



**Dr. Yvonne Chang
Chief Medical Officer**

- Practicing doctor in University Hospitals Coventry and Warwickshire.
- Locum Medical Registrar (Bank) – Acute Medicine, Medical Assessment Unit, Same Day Emergency Care, Infectious Diseases ward and acting up as Consultant in General Medicine.
- Associate Principal Investigator (API) for EXTEND. Study in collaboration with University of Leeds and York Trials Unit, funded by NIHR.
- Published in several medical journals including Surgical Science.
- **Passionate about holistic wellness.**

Fab4050 In-house Team

TECHNOLOGY

Omer Bugarinovic

Meng Xiang Zhong

Lee Hoang

DESIGN

Alice Chapman

Keshav Doyal

FAB4050 Advisors and Stakeholders



David Boucher

- CEO at Bumrungrad International Hospital Phuket.
- Fellow of the American College of Healthcare Executives and member of
- The Healthcare Financial Management Association.
- Quoted in over 250 newspapers and journals including The Wall Street Journal, New York Times, The Economist, U.S. News & World Reports.
- Interviewed on NBC Nightly News and Fox Business News.
- Delivered lectures on disruptive innovation in healthcare at Harvard Business School, Yale School of Management, Harvard Medical School and Cornell University.



FAB4050'S LEGAL COUNSEL



Phoenix Court Works






Royal College of Art
Postgraduate Art & Design



**OXFORD UNIVERSITY
INNOVATION**
(Stage 2 Incubator Funding)

Call for action:

-  **Upgrade the bus to a better one:** Convert our Lean MVP—into a PLATFORM that is scalable, secure, and ready to carry more women toward health inclusion and digital literacy.
-  **Fuel the journey:** Secure funding to power outreach and creative advocacy at every stop.
-  **Reach the passengers:** Connect with even more women, ensuring they know the bus is coming—and that there's a seat reserved just for them.

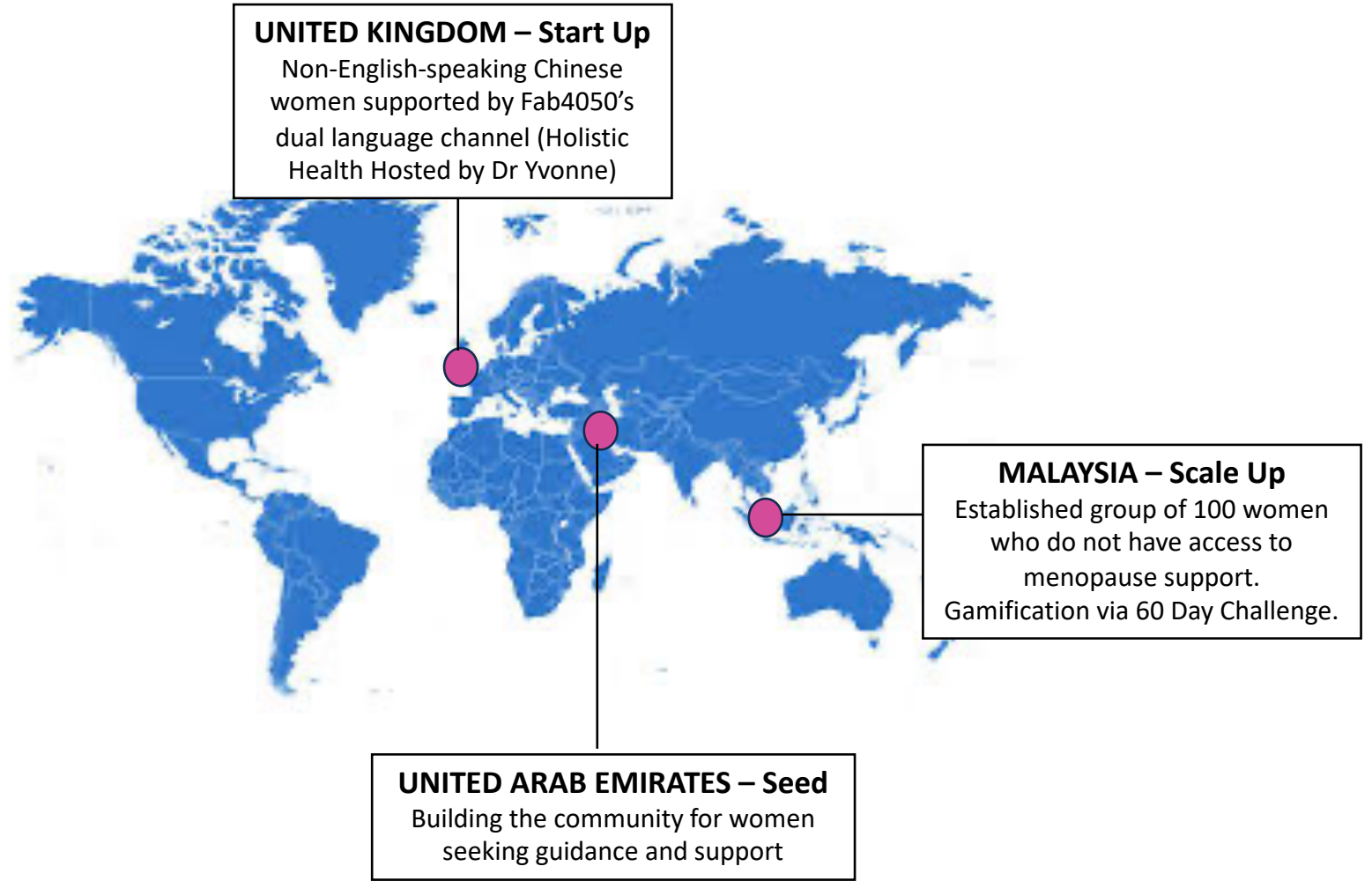
THANK YOU



Findings from Pilot Study

May – October 2025

Three PILOT Fab4050 Communities





Data Insights: Overview

WhatsApp Chat Analysis – Key Themes

Theme	Summary of Discussion	Implications / Opportunities
Trust in Healthcare Providers	Concerns about ineffective dental treatments and systemic failures; peer recommendations offered	Highlights need for transparent, ethical care—aligns with Fab4050's trust-first ethos
Health Literacy & Misinformation	Commentary on misleading health advice (e.g. salt intake); emphasis on evidence-based education	Reinforces Fab4050's role in debunking myths and promoting medically sound content
Community Support & Empathy	Members shared personal experiences, encouragement, and emotional reflections	Demonstrates strong peer-to-peer engagement; valuable for Fab4050's community model
Ethical Care Experiences	Praise for dentists who prioritise tooth preservation and offer low-cost, high-effort care	Validates demand for ethical providers; potential for curated partner ecosystem
Fitness & Lifestyle Goals	Discussions on weight loss, running prep, and dietary habits; shared motivation and humour	Suggests appetite for wellness tracking and goal-setting features in Fab4050
Cultural & Culinary Sharing	Light-hearted exchanges about food cravings, recipes, and traditional dishes	Adds cultural richness; opportunity for Fab4050 to integrate lifestyle content

Based on the WhatsApp transcript, approximately **60–70%** of the conversation was conducted in **colloquial English**.

-  **What qualifies as colloquial in this context:**
- Informal sentence structures: e.g. “Aiya, mine is 14–16 Nov, one week earlier”
 - Slang and regional expressions: e.g. “main main lor,” “Jia you,” “Takpa!”
 - Casual tone and emojis: e.g. “sweaTng 🤔,” “Sorry sorry,” “Go go go sista!”
 - Conversational shortcuts: e.g. “Okies,” “Oic,” “haha,” “cos,” “geng”

-  **Implications for Fab4050**
- **Community tone:** The chat reflects a warm, supportive, and culturally rich environment—ideal for peer-led engagement.
 - **Content strategy:** Fab4050's platform should accommodate colloquial language in forums and user-generated content, while maintaining clarity in expert-led modules.
 - **Localization:** Regional expressions and multilingual snippets suggest strong potential for culturally adaptive UX and language tagging in data insights.



Data Insights: Value for Brand Partners

Insight Category	Examples from Chat	Strategic Value for Partners
Trust & Skepticism in Healthcare	Expressions of distrust in dentists and broader medical systems; desire for second opinions	Helps providers identify pain points in patient trust and improve service design
Health Literacy Gaps	Misinformation around salt intake, symptom confusion (e.g. dryness vs. infection)	Informs targeted education campaigns and myth-busting content strategies
Care-Seeking Behaviour	Peer recommendations, second opinions, and ethical care narratives	Reveals decision-making pathways and importance of community validation
Emotional & Cultural Context	Use of empathy, humour, and regional expressions to discuss health and lifestyle	Enables culturally sensitive messaging and product localisation
Lifestyle & Wellness Goals	Weight loss targets, fitness routines, dietary habits, and emotional triggers	Supports development of personalised wellness programs and digital therapeutics
Community Dynamics	Peer encouragement, shared frustrations, and informal knowledge exchange	Highlights the power of peer-led engagement and potential for moderated forums
Digital Engagement Patterns	Use of scheduling tools, virtual meetups, and app-based follow-up	Informs UX design and hybrid engagement strategies for digital health platforms

Strategic Recommendations

For Healthcare Providers: Partner with Fab4050 to deliver culturally sensitive care pathways and build trust through transparency.

For Researchers: Leverage anonymised, annotated data for longitudinal studies on menopause, health literacy, and digital engagement.

For Wellness Brands: Co-create content and campaigns aligned with user goals and emotional drivers.

EXCERPTS FROM CHATS

So these days I don't trust Dr at all.

Apologies to the Dr here. No offences meant

I haven't seen a Dr in years

07:26

So really lost trust in the svstme

Hubby had a few cavity that he needed to be filled.

Started with going to private. Pay for it.

No lasted beyond 1 month.

Went to govt and seek the same treatment. Non lasted either.

The latest lasted less then 24 hours.

How to trust dentist?



A Widow's Reflections

“When my late husband was diagnosed with lymphoma, he was scared and got more scared when people, especially cancer survivors came to tell him what chemo would do and advised not to go for chemo, but opt for natural therapy.

Despite being tormented inside, I accompanied him to all therapies and spent all our savings because natural therapy is not covered under any medical insurance.

The therapists are rather “irresponsible” really because whatever repercussions experienced, we were told it was a “healing crisis” and were asked to hang in there.

It was when after I had delivered my baby, I put down an ultimatum that either he goes for mainstream treatment or leave me alone forever, did he go for chemotherapy.

I am glad for this initiative Jacq is developing and pray it flourishes.”

MM - happy to be contacted to verify the story

UK Pilot Implementation

2025

The Cohort

Ethnic minority women over the age of 40 in the Coventry and Birmingham area

City	Total Population	% Ethnic Minority	% Women	% Aged 40+	Estimated Ethnic Minority Women 40+
Coventry	~355,600	~34%	~50%	~50%	~30,000
Birmingham	~1,145,000	~51.4%	~50%	~50%	~147,000

Birmingham is classified as a “super-diverse” city, with ethnic minorities forming the **majority** of the population.

Proposed pilot zone: Sparkhill



Coventry has a younger median age (35), but its ethnic diversity has grown significantly, with **Asian/Asian British** groups making up **18.5%** of the population

Proposed pilot zone: Foleshill

ASSUMPTIONS AND METHODOLOGY
Ethnic minority includes Asian, Black, Mixed, and Other non-White British groups.
Women make up approximately 50% of the population in both cities.
Around 50% of women are aged 40 and above, based on age distribution trends and census age brackets.

Strategic Importance of Cohort

This cohort represents a meaningful segment for targeted outreach, especially given the following three factors:



Underrepresented in:

- mainstream health outreach
- mainstream health research
- and digital inclusion efforts.



Cultural and linguistic barriers to care

Their cultural and linguistic diversity makes them ideal candidates for Fab4050's culturally adaptive UX and community-led engagement.



High relevance for Fab4050's mission of health inclusion and digital literacy

Targeted pilots in Warwickshire could demonstrate impact in bridging digital literacy and trust gaps among ethnic minority women.

UK Implementation Strategy

Organisation	Location	Engagement Strategy
Foleshill Community Centre	Coventry	Host peer-led workshops, pilot culturally annotated UX modules
Birmingham Chinese Society	Birmingham	Co-create multilingual health literacy content and emotional wellness tools
Midlands Asian Women's Network	Birmingham	Partner on outreach campaigns and behavioral insight collection
African Caribbean Community Initiative (ACCI)	Birmingham	Engage in trust-building and symptom literacy for Black women

Pilot Modules to Deploy

- **Culturally Annotated Symptom Tracker** Tailored for menopause, emotional health, and lifestyle goals
- **Behavioral Dashboard & Sentiment Mapping** Real-time insights for NHS and academic partners
- **Peer-Led Digital Literacy Workshops** Delivered via trusted community hubs with multilingual support





FAB4050

Home of Health for Women 40+

Pack 2: The Financials **Revised Year 1 Revenue Projections**

20 December 2025

OPENING GAMBIT

“A credible business model *must* align with the realities of its operating environment, not merely its Founders’ ambitions”

Jacqueline Koay, *Founder*, Fab4050

STATISTICS:
Women's workforce participation has risen for four decades and is projected to keep increasing across 2026–2036, driven by structural shifts in employment patterns.

Economic reality of UK in 2026-36:

HOUSEHOLDS (B2C)

Cost of living challenges

Job insecurity

Increasing migration to the online world



CORPORATES (B2B)

Low productivity and low growth environment which challenge corporate profitability

Longevity is rising, and age-related health costs are accelerating, and

Modern, lifestyle-linked diseases, especially obesity and type 2 diabetes, are on the rise in the UK.

STATISTICS:
Women's workforce participation has risen for four decades and is projected to keep increasing across 2026–2036, driven by structural shifts in employment patterns.

Consequences of this environment:

HOUSEHOLDS (B2C)

Cost of living challenges

Consumers are less able to spend on non-essential items

Job insecurity

Consumers are less willing to spend on non-essential items

Increasing migration to the online world

Fall in popularity of real-world events and high street shops

CORPORATES (B2B)

Low productivity and low growth environment which challenge corporate profitability

Corporates prioritise lean, low-risk initiatives over large-budget programmes.

Longevity is rising, and age-related health costs are accelerating, and

Modern, lifestyle-linked diseases, especially obesity and type 2 diabetes, are on the rise in the UK.

Substantial long-term costs, increasing pressure on insurers, overwhelming primary care capacity and expanding the financial burden of chronic illness on employers, households, and the state.



STATISTICS:
Women's workforce participation has risen for four decades and is projected to keep increasing across 2026–2036, driven by structural shifts in employment patterns.



Opportunities for Fab4050 this environment:

HOUSEHOLDS (B2C)

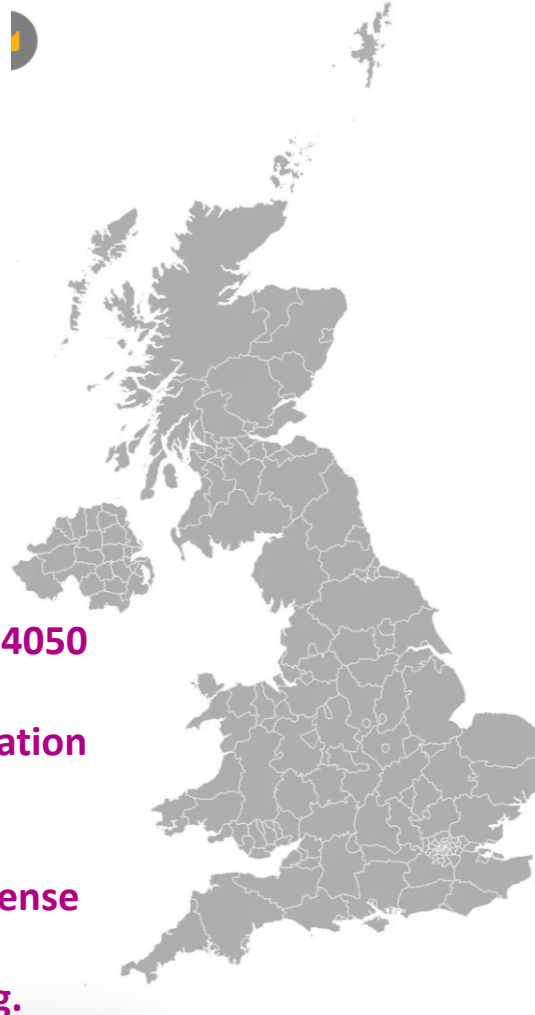
Cost of living challenges

Job insecurity

Increasing migration to the online world

MONETISATION CHANNELS:

- Affordable online classes by high engagement teachers.
- Online seminars/contents by Fab4050 Brand Partners.
- Gamification to improve participation experience/ goal completion.
- Community function to increase engagement, brand loyalty and sense of belonging.
- Curated store/ affiliate marketing.
- Beyond health to upskilling, finance and budget solo travel.



CORPORATES (B2B)

Low productivity and low growth environment which challenge corporate profitability.

Longevity is rising, and age-related health costs are accelerating, and

Modern, lifestyle-linked diseases, especially obesity and type 2 diabetes, are on the rise in the UK.

MONETISATION CHANNELS:

For corporates: Zero set-up, commitment-free initiatives as opposed to in-house gyms or expensive corporate gym memberships deliver the same value at fraction the costs.

For insurers and the public sector: partnership to deliver digital wellness tools to lessen ill health claims and burdens on GP surgeries.

Our objective is to
build a fast, de-risked,
multi-channel
revenue engine with
slower, longer term
revenue stream



Meeting revenue targets on time:

Despite economic challenges, health is one area that continues to benefit from public sector investments because:

1. Exploding Costs to the NHS and the State

- Obesity and overweight now cost the UK **£98bn per year**, around **4% of GDP**.
- NHS treatment costs alone are **£12.6bn annually**.
- Type 2 diabetes costs the NHS **£827 per patient per year**.

Modern illnesses is one of the largest and fastest-growing cost burdens in the entire health system.

- Overall rising NHS costs
- Economic drag from chronic illness

2. GP Clinics Are Overwhelmed

Rising obesity and diabetes drive:

- more GP appointments
- more long-term condition reviews
- more medication management
- more referrals to secondary care
- The UK now has **2.8 million people economically inactive due to illness**, up **700,000 since Covid** — much of this linked to metabolic disease.

This is exactly why GP workload is at breaking point.

- GP capacity pressure
- long-term condition workload

Fab4050's Chief Medical Officer and Chief Scientific Officer are practising NHS clinicians. However:

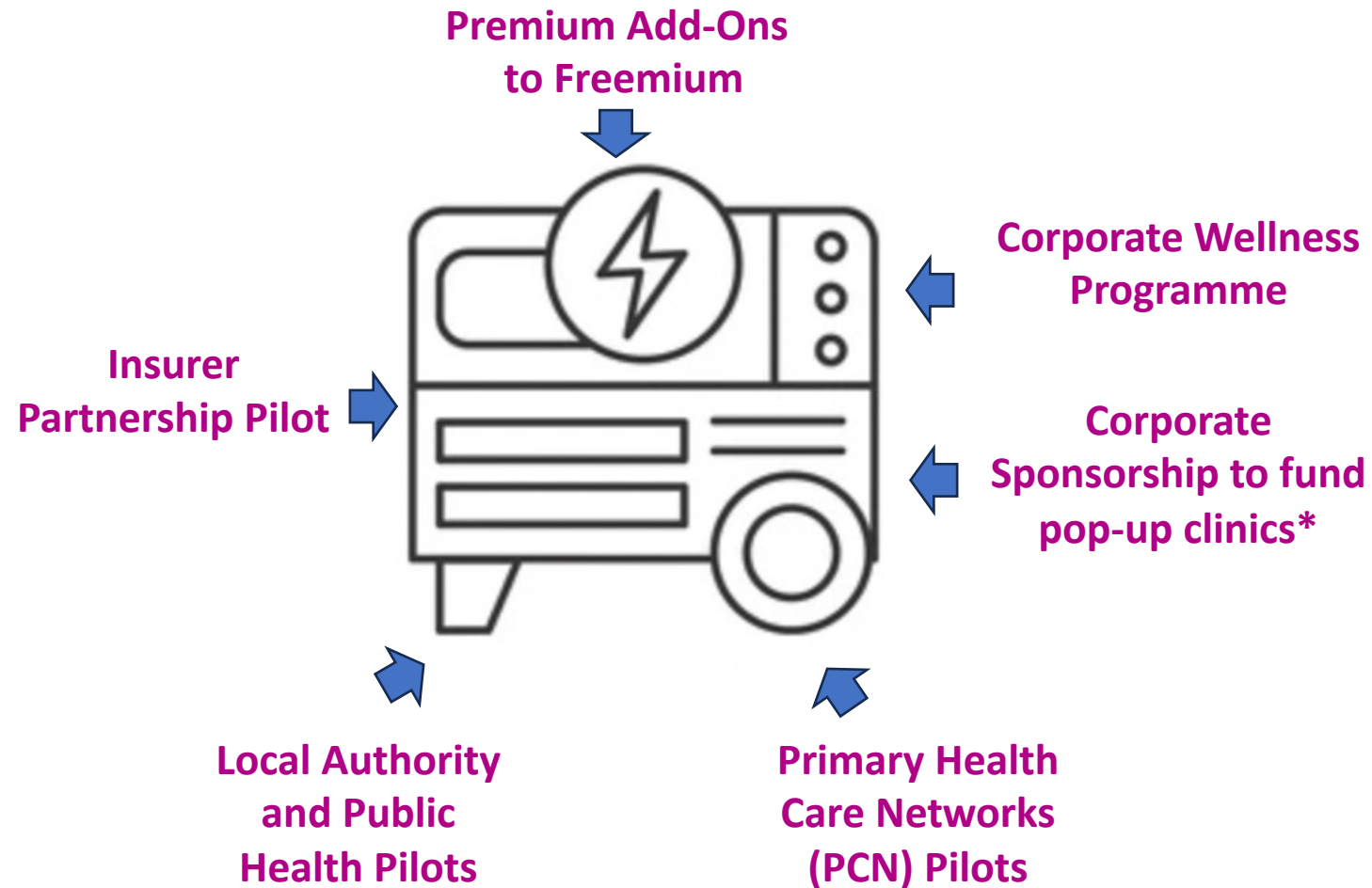
NHS England is a long-term strategic partner, NOT a short-term revenue generator

Reason: NHS timelines are long whilst our pre-seed revenue model is anchored in fast-moving channels. Thus, NHS positioned as a long-term strategic opportunity rather than a near-term revenue driver.



Fab4050's fast, multi-channel revenue generator:

Our objective is to build a fast, de-risked, multi-channel revenue engine with slower, longer term revenue stream



These do not come under NHS England procurement framework and funding cycles, but locally managed budgets

** First deal secured*

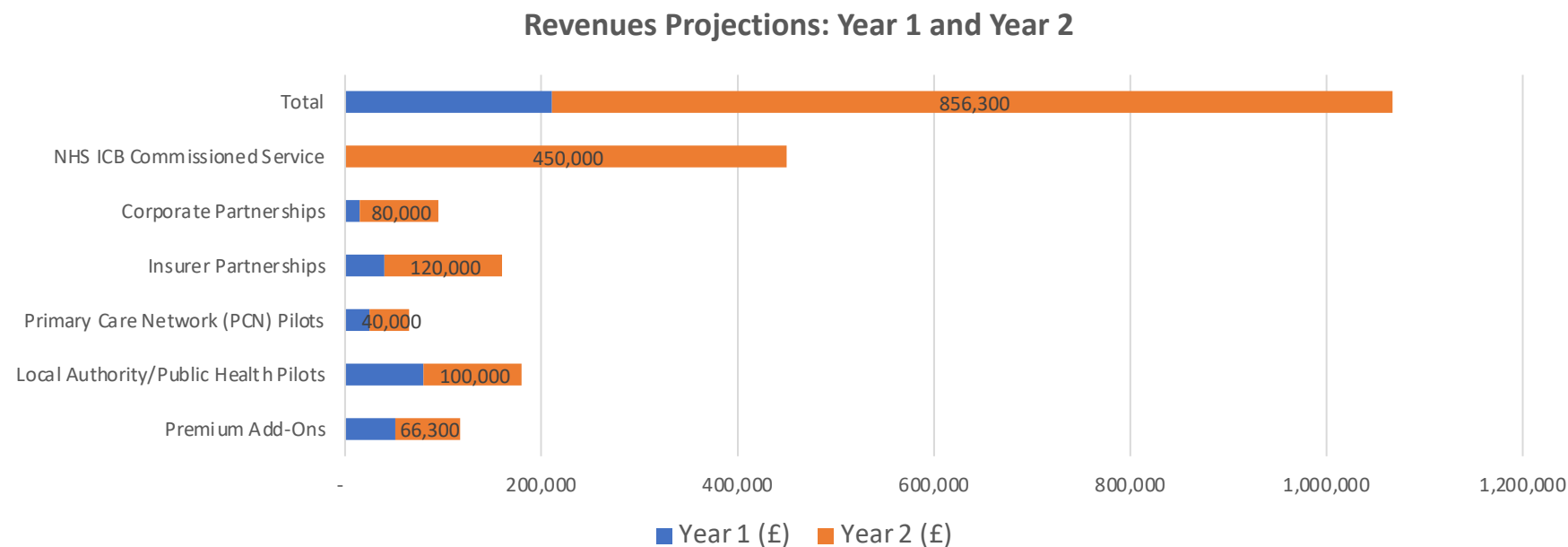
Year 1 Revenue Targets

Our forecasts are on the conservative side as we want to invest in building a long-term business, not unsustainable valuations



Channel	Justification	Expected sum
Premium Add-Ons to Freemium Consumer validation layer delivering integrated experiences by combining content, community, behaviour change, and commerce into one cohesive high-engagement platform.	Upskilling and expert access empower midlife women to navigate health, career, and life transitions with confidence and agency. (Contribution to this revenue stream from Corporate Partnerships though not exclusively)	1,000 units per month at average unit price: = £51,000 Each online class/seminar is priced at £5 for live and £3.50 for recorded (average price per unit £4.25) <i>Sales cycle: immediate</i>
Local Authority & Public Health Pilots Fastest public-sector wins , as they are not encumbered by long NHS procurement cycles. Focus: midlife health, digital inclusion, deprived communities	<ul style="list-style-type: none"> Targets fast-moving budgets Avoids NHS procurement cycles Leverages Fab4050's clinical credibility Builds multi-channel traction Creates a clear path to ICB contracts in Years 2–3 	2 borough pilots @ £40k each = £80,000 Examples: Tower Hamlets, Newham, Birmingham, Manchester. <i>Sales cycle: 6–10 weeks</i>
Primary Care Networks (PCN) Pilots <i>(Note: this is NHS-adjacent traction, not NHS procurement).</i> Fab4050 also aligns with PCN priorities of delivering measurable outcomes and offering clinically governed support led by practising NHS clinicians.	PCN subscriptions give Fab4050 scalable practice-level adoption, improving access, reducing GP workload, and delivering targeted midlife support across multiple neighbourhood practices.	Realistic adoption in Year 1: 5 PCNs @ £5000 (median) = £25,000 There are 1250 PCNs in England. Digital tools are typically purchased at £2000-£10,000 per PCN per year. <i>Sales cycle: 6–10 weeks</i>
Insurer Pilot Fastest private-sector revenue generator Piloting Fab4050 lets insurers cost-effectively outsource wellbeing to improve member health, reduce claims, and stabilise premiums	This is not a novel concept: <ul style="list-style-type: none"> BUPA x Peppy (menopause support), Vitality x Headspace (mediation and mental health) AXA x Thrive Mental Wellbeing 	Assumption: 1 pilot @ £40,000 (Details on insurer partnership pricing model see Annex 1) <i>Sales cycle: 8–16 weeks</i>
Corporate Partnerships <ul style="list-style-type: none"> Delivering wellbeing programmes via corporates buying Premium Add-Ons (above) for staff; Sponsoring pop-up clinics in socially deprived areas as part of community/ESG programmes 	Corporate partnerships fund Fab4050 pop-up clinics at £300 per event, giving employers a cost-efficient way to demonstrate visible commitment to women's health, strengthen brand goodwill, and deliver high-impact wellbeing support without building internal programmes.	Assumption: 50 clinics = £15,000 So as not to double count, sales of Premium Add-Ons are not included (accounted for above) <i>Sales cycle: 8–16 weeks</i>

Revenue Growth (Year 1 to Year 2)



	Year 1 (£)	Year 2 (£)	Comment
Premium Add-Ons	51,000	66,300	30% growth
Local Authority/Public Health Pilots	80,000	100,000	25% growth
Primary Care Network (PCN) Pilots	25,000	40,000	<i>Financials: Annex 1</i>
Insurer Partnerships	40,000	120,000	<i>Financials: Annex 1</i>
Corporate Partnerships	15,000	80,000	<i>Financials: Annex 1</i>
NHS ICB Commissioned Service	-	450,000	<i>Financials: Annex 1</i>
Total	211,000	856,300	

*ICB = **Integrated Care Board**, the statutory NHS organisation responsible for planning and commissioning services within an Integrated Care System

Our forecasts are on the conservative side as we want to invest in building a long-term business, not unsustainable valuations



Our forecasts are on the conservative side as we want to invest in building a long-term business, not unsustainable valuations



SIX reasons why we think our B2B projections are realistic

1

NHS has large digital budgets but small ICB penetration

Fab4050 targets NHS digital budgets already exceeding £2bn, meaning even small ICB penetration makes current forecasts highly conservative.

2

Comparable NHS contracts has higher ICB benchmarks

Comparable NHS contracts routinely reach £1m–£2m per ICB, far above the £150k–£500k assumptions used in our model.

3

Larger real-world spend in early-stage adoption

PCN and corporate benchmarks show significantly larger real-world spend, making our early-stage adoption numbers intentionally understated.

4

Insurance partnerships are proven but underutilised

Fab4050 offers a new, practical, and cost-efficient way for insurers to outsource wellbeing, reduce claims, and improve member outcomes—making our projections realistic and commercially grounded.

5

Procurement credibility and rapid uptake potential

Fab4050's NHS-embedded CMO and CSO provide rare procurement credibility, increasing likelihood of rapid uptake beyond conservative scenarios.

6

Foundational relationship-building in Year 1

creating the conditions for larger, faster-moving contracts in Year 2 and making our projections grounded in real pipeline momentum.

Annex 1: FINANCIALS

NHS ICB Commissioned Service (Population-level contract): £450,000

Revenue Stream 1: NHS ICB Commissioned Service (Population-level contract)

	Conservative	Expected	Ambitious
ICBs typically pay £3–£12 per patient per year for digital health tools (based on diabetes, mental health, MSK, and women’s health comparators).	£3 × 50,000 users = £150,000/year	£6 × 50,000 users = £300,000/year	£10 × 50,000 users = £500,000/year
Each ICB population has ~500,000 women in the 40+ age group.	If Fab4050 secures 3 ICBs = £450,000/year	If Fab4050 secures 3 ICBs = £900,000/year	If Fab4050 secures 3 ICBs = £1,500,000/year

Fab4050 aligns with NHS ICB priorities by targeting women 40+, reducing GP demand, supporting prevention, and fitting £2bn digital-transformation spending pathways. targeting women 40+ reducing GP demand supporting prevention via allocated £2bn digital-transformation pathways. Refer to table on the right

Fab4050’s Chief Medical Officer and Chief Scientific Officer are practising NHS clinicians with deep pathway expertise. This gives Fab4050 instant credibility in procurement, where clinical governance is non-negotiable.

Actual Examples of ICB spend (Real NHS Data)

Digital Triage & Consultation Platforms (e.g., eConsult, AccuRx) This is one of the closest analogues to Fab4050 because it reduces GP pressure and supports self-management.	ICBs commonly buy these at £1–£3 per patient per year . A 500,000-population ICB paying £2 per patient → £1,000,000 per year
Mental Health Digital Therapeutics (e.g., SilverCloud) This is relevant because menopause support is increasingly framed as a mental-health-linked wellbeing need.	Contracts typically range from £250k–£1.2m per year depending on population size. Midlands ICB contract for digital CBT → £750,000 per year (publicly referenced in NHS procurement summaries)
Diabetes Prevention Digital Programmes (e.g., Liva, Oviva) This is a strong comparator because it’s lifestyle-behaviour change delivered digitally.	These are often commissioned at £300k–£2m per year depending on uptake. North West ICB digital diabetes programme → £1.4m per year (based on NHS England programme allocations)

Primary Care Networks (PCNs) Subscription Model: £40,000

Revenue Stream 2: Primary Care Networks (PCNs) Subscription Model

	Conservative	Expected	Ambitious
There are 1,250 PCNs in England. Digital tools are typically purchased at £2,000–£10,000 per PCN per year . Realistic early adoption: 20–60 PCNs .	20 × £2k = £40k/year	40 × £5k = £200k/year	60 × £10k = £600k/year

PCN subscriptions give Fab4050 scalable practice-level adoption, improving access, reducing GP workload, and delivering targeted midlife support across multiple neighbourhood practices.

Fab4050 also aligns with PCN priorities of delivering measurable outcomes and offering clinically governed support led by practising NHS clinicians.

Fab4050’s other advantage is it is **particularly cost-effective for health authorities serving high-need, diverse communities** because it delivers scalable, culturally intelligent midlife support that reduces avoidable GP demand.

Benchmarks/Examples of PCN spend (Real NHS data)

PCN Leadership & Development Funding This is the pot PCNs use for: <ul style="list-style-type: none">digital toolstraining and developmentservice transformation	£43 million This was previously a standalone allocation but is now rolled into the ICB baseline. Source: NHS England Primary Care SDF guidance.
Primary Care Transformation Funding This is the most relevant pot for Fab4050 because it funds digital platforms that reduce GP pressure and improve access.	<ul style="list-style-type: none">£126.9 million ring-fenced for primary care transformation in 2024/25. This includes: <ul style="list-style-type: none">digital-first primary carepatient access improvementsself-management tools
Additional Roles Reimbursement Scheme (ARRS) While ARRS is mainly for staffing, PCNs often use it to support: <ul style="list-style-type: none">digital triage workflowscare coordination tools Fab4050 can sit adjacent to ARRS-funded roles (e.g., health coaches, social prescribers).	<ul style="list-style-type: none">£534 million centrally held for ICB draw-down.
Other PCN-relevant funding streams These funds often support: <ul style="list-style-type: none">digital enablementpractice-level adoption	<ul style="list-style-type: none">£44.3m – GP Fellowship & Mentors schemes£5m – New to Partnerships scheme£13m – GP IT infrastructure & resilience

Corporate Wellness Programmes: £80,000

Fab4050's projected revenues

Scenario	Year 1	Year 2	Year 3
Conservative corporate revenue	£80k	£160k	£240k
Expected corporate revenue	£360k	£1.08m	£2.16m
Aggressive corporate revenue	£1m+	£2.5m+	£5m+

Fab4050 aligns with real corporate behaviour:

- UK corporate wellness spend is **£708m+ and growing**
- Employers already buy fitness class bundles, menopause support, mental health tools, and hybrid wellbeing programmes
- Typical budgets are **£80–£250 per employee**
- Large employers (banks, law firms, tech, NHS itself) buy **enterprise-wide programmes**
- Women's health is now a top HR priority due to retention and productivity risks

Fab4050's offer — menopause support + empowerment tools + fitness + community — fits perfectly into these budgets.

Examples of Corporate Spends on Wellness Programmes

Fitness & Class Packages Large employers typically spend £50–£200 per employee per year on fitness-based wellness programmes (industry standard from the £708m UK wellness market).	A company with 1,000 employees buys a “class stack” package: <ul style="list-style-type: none"> • £100 per employee per year → £100,000 annual contract
Menopause & Women's Health Programmes Corporates increasingly fund menopause support because: <ul style="list-style-type: none"> • 10% of women leave jobs due to symptoms • 23% reduce hours • 1 in 4 consider leaving 	Typical spend: £20–£80 per employee per year for women's health add-ons. Example A 5,000-employee company buys a menopause support package for 1,500 women: <ul style="list-style-type: none"> • £50 per employee → £75,000 annual contract
Mental Health & Behavioural Support <u>The</u> UK corporate wellness market emphasises mental health as a major driver of spend.	Typical spend: £30–£120 per employee per year . Example A hybrid wellbeing programme for 2,000 employees: <ul style="list-style-type: none"> • £60 per employee → £120,000 annual contract
Hybrid Wellness Programmes (Onsite + Digital) The UK market is shifting to hybrid wellness models — a major growth driver.	Typical spend: £80–£250 per employee per year . Example A corporate buys: <ul style="list-style-type: none"> • 4 live classes per month • Digital content • Community challenges • Menopause support For 500 employees at £150 each: → £75,000 annual contract

Insurer Partnerships: £120,000

Fab4050’s projected revenues

Scenario	Year 1 Revenue	Key Drivers
Conservative insurer revenue	£120k	small pilot + low PMPM
Expected insurer revenue	£360k–£420k	medium rollout + programme fees
Aggressive insurer revenue	£900k–£1.1m	flagship benefit + higher PMPM

Why insurers will take Fab4050 seriously:

Clinical leadership embedded in the NHS

Fab4050 Chief Medical Officer and Chief Scientific Officer are practising NHS clinicians. Insurers trust:

- NHS-aligned pathways
- evidence-based content
- clinical governance
- This is a major differentiator.

Vitality is the most realistic first partner because:

- They already integrate **behaviour-change apps** into their ecosystem
- They partner with **newer digital health companies** if the clinical governance is strong
- They focus heavily on **women’s health, prevention, and lifestyle medicine**
- They reward **class attendance, programme completion, and healthy habits** — exactly what Fab4050 delivers
- They differentiate through **innovative wellbeing benefits**, not just insurance

Examples of Insurance Partnerships

<p>Bupa x Peppy (Menopause Support) How the partnership works</p> <ul style="list-style-type: none">• Bupa offers Peppy’s menopause support to corporate clients.• Employers buy Bupa’s “Women’s Health Add-On” which includes Peppy.• Bupa bundles Peppy into corporate insurance packages. <p>Why Bupa pays for it</p> <ul style="list-style-type: none">• Menopause symptoms drive absenteeism, presenteeism, and claims costs.• Employers demand women’s health benefits.• Bupa uses Peppy to differentiate its corporate insurance products	<p>Revenue model (industry-standard)</p> <ul style="list-style-type: none">• Employers pay £20–£80 per employee per year for menopause support.• For a 5,000-employee company → £100k–£400k per year• Bupa and Peppy share revenue depending on contract structure. <p>(This is almost exactly the model Fab4050 can replicate.)</p>
<p>Real-Life Example: Vitality x Headspace</p> <p>Vitality has an official partnership with Headspace, the global meditation and mental-health app. This is a perfect real-world model for how Fab4050 could integrate with insurers.</p> <ul style="list-style-type: none">• Vitality members get free or subsidised access to Headspace.• Members earn Vitality points for completing meditations.• Vitality uses engagement data to adjust rewards and incentives.• Headspace becomes part of Vitality’s behaviour-change ecosystem. <p>Why Vitality pays for it</p> <p>Vitality’s actuarial data shows that:</p> <ul style="list-style-type: none">• members who engage in wellbeing activities have lower claims,• mental-health support reduces time off work, <p>behaviour-change programmes improve retention.</p>	<p>Revenue model (realistic based on industry norms)</p> <p>While the exact contract value is confidential, the structure is standard:</p> <ul style="list-style-type: none">• Insurer pays £1–£3 per member per month for access• For 100,000 Vitality members → £1.2m–£3.6m per year• Headspace also benefits from enterprise-wide distribution and brand visibility <p>This is the same model Fab4050 can use.</p>
<p>AXA Health x Thrive Mental Wellbeing AXA Health partners with Thrive, a digital mental-health platform.</p> <p>How the partnership works</p> <ul style="list-style-type: none">• Thrive is included in AXA’s corporate mental-health packages.• Employees access the app through AXA’s portal. <p>AXA uses Thrive to reduce mental-health claims</p>	<p>Revenue model</p> <ul style="list-style-type: none">• AXA pays a per-employee licence fee• Typical range: £10–£40 per employee per year• For a 10,000-employee corporate client → £100k–£400k per year



FAB4050

Home of Health for Women 40+

Pack 3 Tech Build Update

20 December 2025

Fab4050 Mission

To build a privacy-first app/platform for women in the 40+ age group focusing on menopause health and empowerment.

Six Core Features



Scalable Learning Hubs

Online classrooms



Trusted Peer Support

Community chats monitored by health professionals



Engagement Driver

Push notifications/reminders



Personalised Guidance

Large Language Model integration and Translation Tools



Knowledge Library

Extensive evidence-based resources



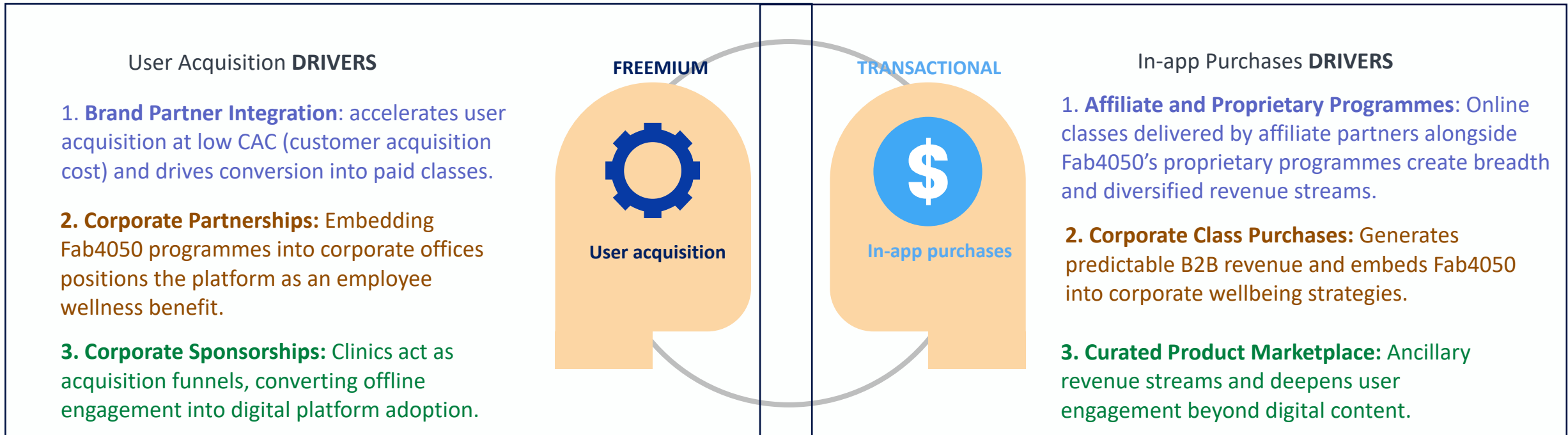
Brand Partnerships and Affiliate Ecosystem

Strategic alliances with corporates, retailers and wellness providers

Robust Infrastructure & Data Privacy Framework

Strategy for delivery

Growth and Revenues delivered by a Freemium + Transactional Model



Data & Analytics Layer

Whilst these growth drivers are being executed, Fab4050 is simultaneously undertaking **extensive data collection** across clinics, community touchpoints, and platform interactions. This data fuels:

Predictive modelling → anticipating user needs and tailoring interventions.

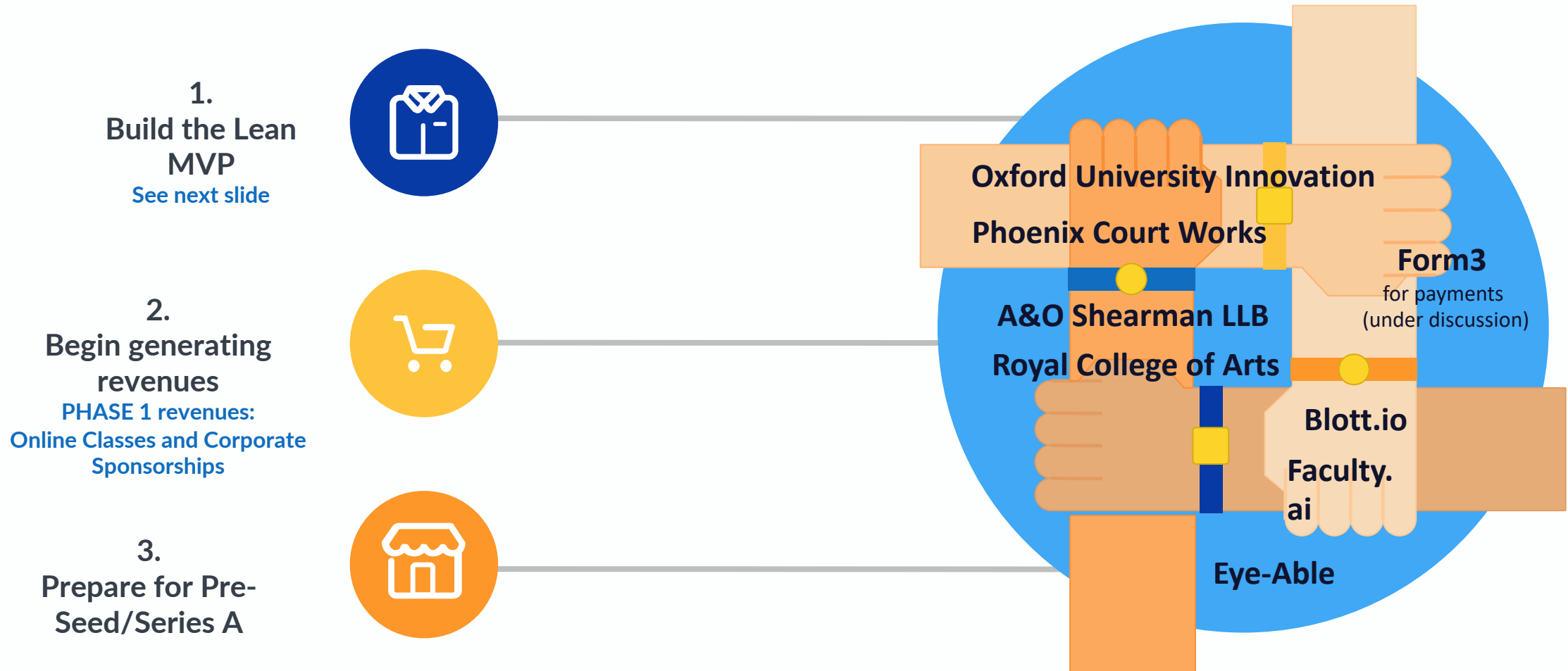
Trends dashboards → providing real-time insights into health inclusion, engagement, and adoption patterns.

AI optimisation → reducing hallucinations and bias by strengthening training datasets.

Corporate reporting → offering partners measurable ESG impact metrics.

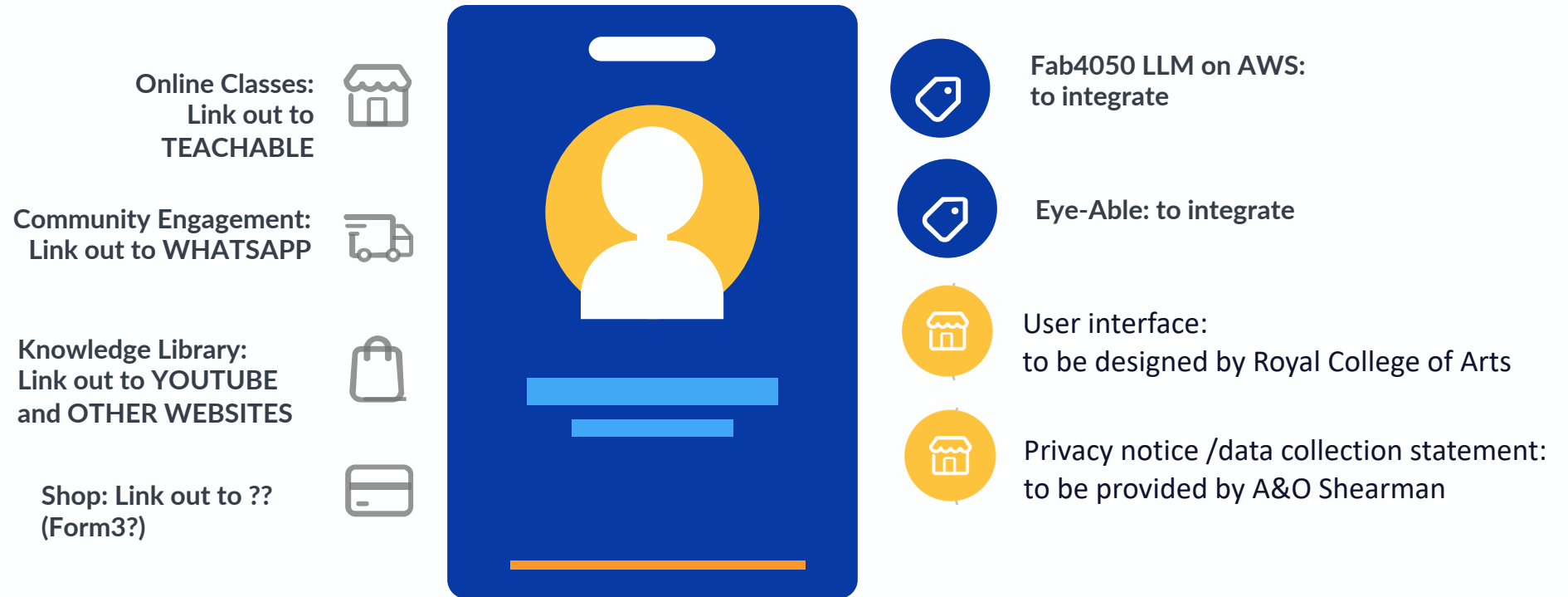
State of Play (December 2025)

We have received a tiny amount of funding and lots of support to:



Lean MVP

Our plan is to build (1) a robust website with links out to other platforms, websites and portals, and then (2) use an interface such as Mobiloud to convert to an app. This is the most cost-efficient way of building the MVP, though **I am not convinced about using Mobiloud due to costly ongoing monthly subscription but we need app functionality (for notifications to drive user engagement).*



Data collection and analytics: ??? To be advised by Faculty?

Updated: December 2025
For more information, contact
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