Medicine and mobility: a Q&A with Dr Sai Lakshmi

Maddyness spoke to the founder of Echo Pharmacy and Caura about his crusade against parking tickets, innovating in traditional industries, and the future of getting around.

Medicine and motoring might make most entrepreneurs run a mile – but for Sai Lakshmi, bureaucracy is no barrier to opportunity. After becoming a leader in the world of health tech with Echo Pharmacy, a platform that works with the NHS to help Britons order repeat prescriptions, he has just founded Caura – the so-called 'only app to manage car ownership'.

Once again making life more convenient for people in the UK, Caura is a program that – with just a registration number – allows users to take care of their parking, tolls, MOT, road tax, car insurance, and congestion charges. All in one place. The hope is that, with this organisation buddy, UK car owners will eschew the late or incorrect payments that collectively cost them £2B per year. It's just been awarded a place on the UK Government's <u>Tech Nation Fintech</u> 2020 cohort.

I spoke to Sai about the launch of <u>Caura</u> and his plans for the future.

[Maddyness] Could you sum up what Caura does and the problem it solves in

your own words?

[Sai] UK drivers need dozens of digital platforms to manage various aspects of vehicle ownership. These broadly breakdown into i) statutory charges (tax, MOT, congestion charges, etc), ii) parking and iii) motor insurance – as well as a number of other ancillary services. The consequence of getting any of this admin wrong results in automated fines and PCNs (penalty charge notices). The reason for this is that back-end technology is more advanced than the consumer-facing platforms and it's time we swing roads back in favour of the driver.

With Caura, you only need one app to manage all this vehicle administration. Our first product – Caura Drive – allows you to manage – and pay – for services including tax, tolls, congestion charges and parking. And, as you can imagine, we've got more to come. Our vision is to ensure that motorists don't get caught out and we've made it our mission to eradicate fines!

How did you draw on your experience with Echo Pharmacy to create it?

Firstly, it's important to mention that the style and approach on product both at Caura (and Echo) stems from my experience working at Apple. We deeply align with Apple's design philosophy and also have a number of product/engineer advisors from the business that we speak with to make sure we ship the best product and experience.

It was critical for me that both Echo and Caura would put the user experience front and centre: making traditionally arduous tasks simple and straightforward.

Echo required a tremendous amount of back office coordination – integrating with several touchpoints within the NHS from GPs to pharmacies and providing a clean and simple app for customers. There were so many details to consider from usability to security, that working with dozens of government agencies and parking companies to create Caura felt almost more manageable!

Could you explain what it's like innovating in these older and fairly bureaucratic industries? What problems have you encountered and what opportunities have presented themselves?

At times, painful. In most of these conversations, we go in with a line of thinking – hypothesis, rationale, data and conclusion, which is the foundation of putting your point across. From what we've found working with bureaucratic industries, you can't have rational discussions because of decades of legacy and miles of red tape. In these situations, you just have to patiently navigate said organisation and find sponsors of what you're trying to achieve. As I said, it's painful!

How do you see Caura working as the UK moves towards cutting air pollution and focusing on more sustainable transport? Where does Caura fit into the future of mobility?

If you ask where personal mobility is going, two words spring to mind – electric and autonomous. We can't share too much just yet, but <u>tackling climate</u> <u>change</u> is high on our agenda, so stay tuned!

And last but not least, do you have a ridiculous CEO-style morning routine?! If not, tell us how your days normally unfold and the rules you live by.

No ridiculous CEO-style morning routine. A good night of sleep and Columbian medium-roast Americano gets me going in the morning. However more recently, 3 workouts per week, eat well and have a drink but stop before the

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