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SHARIAH COMPLIANT INVESTMENT AND PROFIT-SHARING AGREEMENT

Between

InsureCow Tech Pte Ltd (Fund Manager)/ InsureCow Ltd.

and

Investor: Abdul Aziz

SECTION 1: PARTIES AND LEGAL CAPACITY

1.1 Fund Manager

InsureCow Tech Pte Ltd

Registration Number 202416984R

Registered Address: 10 Bukit Batok Crescent, Number 10 05B, The Spire, Singapore 658079

Bangladesh Operating Entity: InsureCow Ltd

Acting through: Tasvir Ahmad Faheem, Co-Founder and Chief Executive Officer

Legal Role:

- Mudarib (Fund Manager)
- Operational Partner
- Manager of investment deployment and livestock projects

1.2 Investor

Name: Abdul Aziz

Address: -RK mission Road, Motijheel, Dhaka

Phone: +8801645577810

Email: abdulaziz@gmail.com

1.3 Legal Acknowledgement

Both parties confirm that they are legally competent and voluntarily enter this Agreement.

SECTION 2: NATURE AND STRUCTURE OF THE INVESTMENT

2.1 Shariah Principles

This Agreement is structured under:

- Mudarabah (Investor provides capital, InsureCow manages)
- Musharakah (Profit shared with working partner farmers)

2.2 Purpose

Capital deployed to:

- a. Purchase healthy insured cattle
- b. Provide veterinary and vaccination services
- c. Manage rearing cycles
- d. Create verified digital collateral using biometric identification
- e. Deploy cattle to vetted farmers
- f. Sell cattle and distribute profit

2.3 Capital Contribution

Investor contributes BDT 12,75,000.

Transferred via SWIFT to:

Account Holder: INSURECOW TECH PTE LTD

IBAN: GB85TCCL04140466954940

Bank: The Currency Cloud Limited

SWIFT: TCCLCB30

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2.4 No Guarantee of Capital

Capital is subject to commercial risk in accordance with Shariah.

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SECTION 3: TENURE AND DEPLOYMENT

3.1 Term

Valid for one year.

3.2 Cycle Structure

Each cycle lasts four to five months.

3.3 Profit Withdrawal

Every six months.

3.4 Renewal

Investor may renew for up to three additional years.

SECTION 4: PROFIT AND LOSS ALLOCATION

4.1 Profit Sharing

- Investor: 35 percent
- Farmer: 35 percent
- InsureCow: 30 percent

4.2 Expected Returns

Annualized returns may range 17.5 percent to 22 percent, but are not guaranteed.

4.3 Loss Allocation

Losses allocated as per Shariah:

- Investor bears unavoidable business loss
- InsureCow bears loss caused by negligence or misconduct
- Farmer bears loss caused by negligence, theft or violation of duty

SECTION 5: OBLIGATIONS OF INSURECOW

InsureCow shall:

1. Select healthy cattle and insure them
2. Secure farmers with guarantors and security cheques
3. Provide vet support, feed protocol and vaccination
4. Create digital biometric identity
5. Manage field operations and rearing
6. Sell cattle through transparent price discovery
7. Maintain records and provide transparency
8. Distribute profits promptly
9. Maintain Shariah compliance
10. Provide investor access to the FarmSure 360 Dashboard (see new Section 16)

SECTION 6: OBLIGATIONS OF FARMERS

Farmers shall:

- a. Follow rearing guidelines
- b. Feed and care for cattle daily
- c. Prevent theft and ensure security
- d. Provide two guarantors
- e. Provide a security cheque
- f. Allow inspections and digital monitoring
- g. Report illness within twenty-four hours

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SECTION 7: RISK MITIGATION

InsureCow implements:

- Biometric identification
- Mortality and disease insurance
- Field agent supervision
- Weather risk alerts
- Guarantor backed farmer selection
- Sale price benchmarking
- Veterinary support
- Fraud prevention technology

SECTION 8: INVESTOR RIGHTS

The Investor has the right to:

1. Receive semi annual profit statements
2. Access cycle wise reports
3. Withdraw profit every six months
4. Visit farms with prior notice
5. Access digital farm data through the investor dashboard (Section 16)
6. Request audited accounts annually

SECTION 9: REPORTING AND AUDIT

InsureCow shall maintain records of:

- Purchase
- Insurance
- Veterinary treatment
- Sale
- Collections
- Profit calculation

Reports shall be shared with the Investor semi annually.

SECTION 10: CONFIDENTIALITY

All operational, financial and technical information is confidential and cannot be disclosed externally without consent, except where required by law.

SECTION 11: PROHIBITION OF RIBA

No guaranteed returns or interest based gains are permitted.

SECTION 12: TERMINATION

Agreement terminates:

- a. After one year
- b. By mutual agreement
- c. Upon misconduct
- d. Upon insolvency

All cycles must be completed and settled before termination.

SECTION 13: DISPUTE RESOLUTION

Disputes shall be resolved through:

1. Consultation
2. Shariah compliant arbitration in Dhaka, দুর্নীতিকে বিদায় দিন
3. Arbitration Act of Bangladesh



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The decision is final.

SECTION 14: GOVERNING LAW

This Agreement is governed by:

- Laws of Bangladesh
- Islamic commercial jurisprudence
- AAOIFI Shariah Standards

SECTION 15: DIGITAL SECURITY AND DATA USE

Investor acknowledges that:

- InsureCow uses digital systems for monitoring
- Data may be collected from sensors, farmer inputs and field inspections
- Investor access is view only
- Data integrity is maintained by InsureCow

SECTION 16: INVESTOR ACCESS TO FARMSURE 360 DASHBOARD

To support transparency, InsureCow will provide the Investor with controlled, view-only access to its digital farm management system, FarmSure 360.

The dashboard will allow the Investor to see key information such as cycle wise deployment, costs, profitability, insurance status, veterinary updates, health alerts, and settlement summaries. The system reflects real time operational data, receipts and records generated from field activities.

Dashboard access does not permit the Investor to alter or influence any data or operational decisions. Access may be temporarily restricted during maintenance or security updates. Certain farmer information may be anonymized for privacy.

All data viewed by the Investor remains confidential and cannot be copied, disclosed or used for any competitive or commercial purpose.

SECTION 17: ENTIRE AGREEMENT

This Agreement constitutes the entire understanding between the parties.

SIGNATURES

For InsureCow Tech Pte Ltd

Acting as Fund Manager

Name: Tasvir Ahmad Faheem

Designation: Co-Founder and Chief Executive Officer

Signature: _____

Date: _____

For the Investor

Name: Abdul Aziz

Signature: _____

Date: “দেশপ্রেমের শপথ নিন, দুর্নীতিকে বিদায় দিন”