August , 2025 www.insurecow.com

TRANSFORMING LIVESTOCK INTO A FINANCE-READY ASSET CLASS

InsureCow

In emerging economies like Bangladesh, livestock is more than an asset — it is a family's savings, source of nutrition, and pathway to income. Yet despite its value, it remains invisible to banks, insurers, and formal markets due to the lack of traceability and financial documentation.

InsureCow is solving this.

We are building the infrastructure to transform livestock into digitally verifiable, insured, finance-ready assets — empowering farmers while enabling financial institutions, donors, and ecosystem players to deploy capital with trust, visibility, and scale.

> **We help you do what you already aim to do – more efficiently, more transparently, and with lower operational risk.**

Who We Serve – and How We HelpWe work with:

- Banks & MFIs scaling rural lending
- Insurance providers building low-risk, traceable portfolios
- NGOs & donor agencies deploying climate and livelihood capital with accountability
- CSR and impact funds supporting agriculture, women, and resilience at scale

REDEFINING RURAL FINANCE FOR A RESILIENT FUTURE

Our Impact So Far

✅ 7,500+ farmers onboarded
✅ 16,500+ cattle verified, traded, and insured
✅ 25%+ increase in farmer profitability
✅ 7–10 day insurance claim settlements
✅ Rapid growth across dairy, beef fattening, and agri-input-linked lending

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WHAT WE OFFER

KYC for Livestock: Know Your Cow™
Each animal receives a tamper-proof and verifiable digital identity via AI-powered Digital Twins and biometric Muzzle Printometry.
This enables cattle to be:

- Financed
- Insured
- Tracked across their full lifecycle

KYC for Farmers
We digitize farmer profiles with:

- Ownership records
- Income and expenditure data
- Herd health, repayment, and activity logs
- Creating credit-ready customers, even in informal segments.

Smart Credit Scoring
We generate real-time credit scores using:

- Herd data
- Farm performance
- Behavioral and repayment history
- Helping BFSIs lend safely and inclusively.

Loan & Insurance Infrastructure

- Track disbursement and asset use
- Collect repayments via field agents
- Settle livestock, life, and health claims in 7–10 days
- Reduce fraud with biometric-backed claim validation

Market Access & Extension Services

- Link farmers with verified buyers and processors
- Provide access to affordable feed and veterinary care
- Support training, budgeting, and performance tracking

WHY INSURECOW IS DIFFERENT

✅ We are creating a new digital asset class — financeable livestock
✅ Our IDs are tamper-proof and verifiable — unlike RFID or collars
✅ We combine technology with on-ground field agents to reduce operational costs
✅ We design for low-income, low-literacy users
✅ Our platform includes real-time dashboards and traceability for donors, lenders, and regulators

Why Now?

Dairy Industry

- Bangladesh imports over $400M in dairy annually.
- We help partners finance local production through verified, insured, and high-performing cattle.

Local Meat Market

- The red meat market is worth $3.5B, driven by beef and goat.
- We reduce income loss from price shocks and cattle death by offering risk protection, productivity tools, and market access.

Halal Exports

- Global halal meat exceeds $870B, yet Bangladesh exports less than $1M.

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HOW WE HELP OUR PARTNERS

For Banks & MFIs

- Finance real, verified livestock as collateral
- Track loan usage and repayments digitally
- Reduce defaults through embedded insurance and field agent support
- Expand agri portfolios with confidence

For Insurance Providers

- Verify livestock and farmer identities at onboarding
- Track health and mortality data in real-time
- Eliminate duplication and fraud
- Scale microinsurance with low-cost service delivery

For NGOs & Donors

- Track every taka from disbursement to outcome
- Bundle in health, life, and livestock insurance
- Deploy climate-smart, gender-inclusive, measurable solutions
- Align with SDGs 1, 2, 5, 8, 13, and 17

For CSR & Impact Funds

- Co-invest in traceable, financeable rural assets
- Fund digital infrastructure that drives real-world resilience
- Monitor ROI and farmer-level outcomes transparently

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Serving More Than Finance: Enabling the Whole Ecosystem

Agri-Feed

- Verified herd data improves demand forecasting and targeted product delivery
- Embedded feed financing via token/voucher systems ensures products reach real farmers

Veterinary Companies

- Vaccination records
- Disease tracking
- Improve pharma outreach and impact

Cashless Agri-Input Financing

- Farmers receive tokens for feed, medicine, and services
- Loans are protected against misuse
- Particularly valuable for low-literacy users who struggle with budgeting

Building Financial Literacy

- Most smallholders don't track costs or ROI
- Our platform provides simple dashboards, cost alerts, and income summaries
- Empowering them to make informed decisions and build trust with formal systems

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OTHER SERVICES

Custom Software Development
- Enterprise Applications (ERP, CRM, HRM)
- Cloud-native Web & Mobile Applications
- API & System Integration Services
- Scalable Microservices Architecture

IT-Enabled Services (ITES)
- Data Processing and Management
- Business Process Automation
- Cloud Infrastructure & DevOps Support
- Technical Helpdesk and Remote IT Support

AI/ML Model Development
- Predictive Analytics & Recommendation Engines
- Natural Language Processing (NLP)
- Computer Vision & Object Detection
- AI-based Process Optimization
- Deep Learning, Reinforcement Learning & Transfer Learning

Consulting & Advisory
- Digital Transformation Strategy
- AI Adoption Roadmaps
- Data Governance & Security Best Practices
- Product Ideation & Technical Feasibility Assessment

TECHNOLOGY & INNOVATION DIVISION

InsureCow Ltd., through its Technology & Innovation Division, provides full-spectrum software development, IT-enabled services (ITES), and cutting-edge artificial intelligence (AI) and machine learning (ML) solutions for businesses across diverse sectors—both local and global.

We offer custom-built digital platforms, enterprise applications, and AI-driven models that solve real-world problems and help organizations streamline operations, improve customer experience, and gain data-driven insights.

TECHNOLOGY & INNOVATION DIVISION

- Agriculture & AgriTech
- Finance & Insurance (FinTech/ InsurTech)
- Healthcare
- Retail & eCommerce
- Manufacturing & Supply Chain
- Government & Public Sector
- Startups and Enterprise Ventures

Why Choose Us?
- In-house R&D for AI/ML and emerging tech
- Proven expertise in delivering robust, scalable, secure systems
- Strong global exposure with projects across Asia, Europe, and MENA
- Rapid prototyping and agile delivery
- Cross-disciplinary team of developers, data scientists, UI/UX designers, and domain experts

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