

Minutes of the Meeting - 11 July, 7:30 AM

Attendees: Nitesh Gautam, Lavanya Pant

Platform: Google Meet

## Agenda

### 1. Content Document for Website

- Need to prioritise working on this.

### 2. Business Flow Chart

- Workshops:
  - The fleet will focus on providing financial awareness and literacy to rural women, informing them about government schemes and policies.

- Website:
  - Primarily for partners and documentation purposes.

### 3. Segregate Benefiting Parties:

- Ensure only women benefit from the program.
- Disbursements will be made in the name of women, forming groups of 5-10 people like Self-Help Groups (SHGs).
- Funds will not be given as cash; instead, they will be transferred directly to cattle dealers at the time of purchase.
- Establish criteria such as age, lactation period, and sustainable breeds.
- Partner with cattle dealerships to prevent misuse of funds.

### 4. Farmer Benefits Estimate:

Example:

- Investment: ₹100,000
- Milk yield: 1 litre at ₹50, cattle yields 35-40 litres.
- Daily revenue: 35 litres at ₹40 each = ₹1,400 daily, ₹35,000 monthly (assuming 25 days), with ₹15,000 in expenses.
- Monthly profit: ₹20,000, leading to ₹160,000 in 8 months.
- Repay ₹120,000, leaving the farmer with ₹40,000 plus the cattle, calves, and other benefits and modes of income from the cattle.

### 5. Services to be Provided:

Loans:

- Partner with banks, outside investors, private investors, government grants, and NBFCs.
- Involvement of regulators.

Insurance:

- Small-scale: Through agents.
- Large-scale: Partner with insurance companies, aiming to become an agency.

Veterinary Services.

Feed:

- Initially act as an intermediary; consider in-house production at a larger scale.

Marketplace:

- Purchase milk from individual farmers and sell it, acting as intermediaries.
- Minimum 200 liters, with tie-ups with Mother Dairy and Sudha.

Automated Repayment System:

- Develop infrastructure for repayment systems, including UPI and collection centers.

6. Team Platform:

- Platform for team collaboration is to be decided.

Team Structure

- Current Team Members:
  - 1 Field Staff
  - 3 IT Staff: Front-end, Back-end, and another role
  - 1 Research and Management Intern
  - 1 Experienced Individual (role undecided)

Recruitment Needs:

- Additional IT staff