

SUCCESS STORY

From Innovation to Inspiration: Mrs. T. M. Annamma's Journey from Retiree to Coconut Entrepreneur

Name of Entrepreneur: Mrs. T. M. Annamma

Age: 62 years

Enterprise name: *Bless Farm Flave*

Location: Parakkatta, R.D. Nagar, A.R. Campus Road, Kasaragod, Kerala

Technology Licensed: *Technical Know-how for Production of Coconut Chips*

Month of Licensing: March 2024

Month of Commencement of Production: July 2024 (Official launch: September 2024)

Background

After retiring from central government service, **Mrs. T. M. Annamma** from Kasaragod wanted to build a purposeful second career that could generate income, create jobs, and promote better utilization of local resources. With a passion for food innovation and marketing, she envisioned a small enterprise that could make coconut-based healthy snacks accessible to the public.

Her search for a reliable, scientific technology led her to reach **ICAR–Central Plantation Crops Research Institute (CPCRI)**, from where she obtained license for **Coconut Chips Production Technology** in March 2024.

Technology Intervention and Support from CPCRI

Through the technology transfer facilitated by CPCRI's **ITMU and ABI units**, Mrs. Annamma received complete know-how on raw material handling, slicing, drying, and techniques to ensure consistent quality and crispness of the chips. CPCRI also extended hands-on guidance for scaling up, product packaging, and branding support.

She appreciates that **CPCRI remains a constant support system**, providing opportunities for exhibiting and selling her products through the Institute's outlets and events. "CPCRI has become a place I can always return to for guidance," she remarks.

Enterprise Growth and Impact

Mrs. Annamma launched **Bless Farm Flave** in mid-2024 and gradually expanded her operations. The unit now employs **six workers — four of them women**, offering regular local employment. Her enterprise records a **profit margin of around 20%**, reflecting the commercial viability of small-scale value addition.

She markets her products through multiple channels — including an **OSOP (One Station One Product)** stall at Kasaragod Railway Station, where the products enjoy vibrant sales. Her reach further expanded with online marketing through **Amazon** and other local outlets.

Apart from coconut chips, Mrs. Annamma diversified into developing a **coconut juice** derived from the *Coconut Water Squash Technology* she learned from CPCRI. The product has become popular among health-conscious consumers, particularly at the railway station outlet.

Financial and Institutional Support

To strengthen her enterprise, Mrs. Annamma availed assistance under the **PMFME (Pradhan Mantri Formalisation of Micro Food Processing Enterprises)** scheme, receiving a **₹3 lakh loan** and **₹1.33 lakh subsidy**. She also secured **₹3.45 lakh grant support** from Madhur panchayath.

These financial aids helped her upgrade processing equipment, improve packaging, and expand market outreach.

Challenges and Market Experience

Initially, she faced challenges in establishing consistent **local market acceptance**, as some customers questioned why they should buy processed coconut chips in a coconut-abundant region. However, consumer appreciation for the unique taste, crispness, and hygienic packaging gradually created a loyal customer base - especially for the **spicy flavour**, which emerged as the bestseller.

Innovation and Future Plans

Encouraged by her early success, Mrs. Annamma plans to diversify further by:

- Introducing **low-sugar, stevia-based products** to meet health-conscious demand.
- Launching **chocolate-flavored coconut chips** for younger audiences.
- Exploring other CPCRI technologies such as **Virgin Coconut Oil (VCO)** and **Coconut Ice Cream** production.

She envisions expanding her product range while maintaining her focus on healthy, locally sourced ingredients.

Entrepreneur's Words

“CPCRI has been my foundation. Their technology and constant support helped me turn a simple idea into a growing business. I feel proud that our small enterprise is creating jobs and promoting coconut-based products from Kasaragod.”

— Mrs. T. M. Annamma, Founder, Bless Farm Flave



Taste the Tropics,
Crunch the Goodness

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