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Inspiring Stories of successful coconut entrepreneurs



नारियल विकास बोर्ड

(कृषि एवं किसान कल्याण मंत्रालय, भारत सरकार)

Coconut Development Board

[MINISTRY OF AGRICULTURE & FARMERS WELFARE, GOVERNMENT OF INDIA]



Inspiring stories from Coconut Industry

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KLF: Cultivating Success Across Generations – a Pioneering Legacy in Coconut Processing

KLF, a name synonymous with excellence, has been crafting its own coconut success story for years. The essence of this achievement becomes apparent when one steps into KLF's state-of-the-art factories, strategically located amidst the lush greenery of Irinjalakuda in Thrissur District, Kerala, and Perundurai in Erode District, Tamil Nadu, established by the visionary businessman, the late Shri. K.L. Francis, who was instrumental in promoting KPL Oil Mills in Irinjalakuda and the founding of KSE Limited, the largest-selling cattle feed company in the country. Presently, the third-generation entrepreneurs at the Coconut Development Board

helm continue to shape KLF's trajectory in the coconut oil and derivatives industry, providing employment opportunities to over 1,000 individuals directly and through contracts.

KLF is having the broadest range of coconut and derivative products in the industry, spanning both traditional and non-traditional products. The diverse product portfolio includes traditional coconut oil for cooking and hair care, various grades of virgin coconut oil, coconut milk powder, coconut milk products, coconut-based vinegar, instant masalas, ready-to-cook sweet dish mixes, bakery items, and upcoming

products such as coconut chips, coconut concentrate, coconut syrup, and nata de coco. The brand also extends to coconut sugar, coconut soaps, and many more products.

Commitment to Consistency and Quality

KLF upholds the principles set by Shri. K.L. Francis in copra buying and milling, serving as a contemporary exemplar for the industry. The company's innovative copra buying procedures and advanced milling and filtering processes

Product range includes:

- Traditional Coconut Oil (for cooking and Hair care)
- Virgin Coconut Oil, Extra virgin Coconut Oil, Baby Oil based on Virgin Coconut Oil.
- Coconut Milk Powder
- Coconut Milk Products (Tinned Milk for cooking and flavoring, Tetra packs for consumption Milk shakes)
- Vinegar made from Coconut water. New product flavored Vinegar will be launched soon.
- Instant Masalas with Coconut as base material
- Instant Ada Pradhaman Mix- a Ready to Cook (Instant) sweet dish product using Coconut Milk Powder.
- Bakery (Sweet- meat/Confectionary) Products like Burfi, Ladoos etc (a mixture of coconut/Coconut Sugar and other ingredients)
- New products to be launched -Coconut Chips, Coconut Concentrate, Coconut Syrup, Nata De Coco.
- Coconut Sugar
- Coconut Soaps, etc.





Irinjalakuda factory, Kerala state



Perundurairi factory, Tamil nadu state

ensure the production of high-quality coconut oil that meets both Indian and international standards. The company is procuring coconuts and copra primarily from individuals and traders, and these procurement centers serve as vital hubs for obtaining the finest copra. KLF's commitment to supporting local farmers and individuals is evident through their straightforward and efficient procurement process. Transactions at these centers are done on a ready cash basis, facilitating swift and seamless transactions for small-scale farmers and individuals alike. This approach not only streamlines the supply chain but also ensures that those contributing to KLF's success are promptly compensated for their valuable contributions.

Brands - KLF Nirmal and KLF Coconad

KLF is having two brand names, KLF Coconad and KLF Nirmal, which are popular not only in Kerala but also across Karnataka, Tamil Nadu, Andhra Pradesh, Maharashtra, Orissa, Madhya Pradesh, and Chhattisgarh. Beyond the borders of India, KLF's reputation reaches far into Middle Eastern countries, including the U.A.E., Bahrain, Qatar, Kuwait, Oman, and Saudi Arab.

The assurance of quality is actually a verifiable reality, as underscored by KLF's adherence to the most rigorous industry standards. Holding prestigious certifications such as ISO 22000, BRC Certificates, and ISO 14001, KLF ensures that its

products consistently meet and exceed stringent benchmarks for quality and environmental responsibility. The unwavering commitment to 100% purity and quality is the basis of KLF's dedication in offering an unequivocal guarantee of complete customer satisfaction.

Within the domain of coconut oil, KLF operates in the Edible and Hair Care segments. Coconad stands as the distinguished brand name for the edible category, symbolizing culinary excellence and nutritional goodness. Meanwhile, Nirmal is a brand dedicated to hair care products, showcasing KLF's dedication to personal care. This segmentation reflects KLF's approach to meeting diverse consumer needs, ensuring that each product, whether for consumption or personal care, upholds the same uncompromising standards of purity, quality, and customer satisfaction.

KLF Nirmal is expeller-pressed coconut oil for hair care, representing the oldest and most widely distributed brand within the KLF portfolio. With its unique sweet aroma, KLF Nirmal holds a significant position in the industry. KLF Nirmal was the leader in introducing branded coconut oil in a transparent pack, a testament to its commitment to transparency and quality. The brand's purchasing, processing, and manufacturing systems have evolved over years of expertise, ensuring a consistent supply of premium coconut oil. With its two



modern, fully automated manufacturing units, a specially designed processing technology minimizes residual moisture even in fully dried copra. Following extraction, a rigorous four-stage filtering process enhances crystal clarity, doubling the shelf life and amplifying the aroma of KLF Nirmal coconut oil.

KLF's adoption of cutting-edge technologies positions it as an innovative leader, showcasing the transformative potential of integrating technology into traditional industries. With an illustrious history spanning more than 80 years in the edible oil industry, KLF Nirmal ranks among the top-selling coconut oil brands in the country.

The brand extends its influence through one of the country's largest in-house cold press facilities, dedicated to producing virgin coconut oil. Positioned as a multi-benefit oil for skin, hair, and health, KLF Nirmal virgin coconut oil is clinically proven effective on baby skin, particularly against diaper rash. The brand further expands its offering with KLF Nirmal baby oil, an extension of cold-pressed virgin coconut oil designed in a baby-friendly pack with colors directly appealing to its target audience.

KLF Coconad is exclusively using Sulphur Smoke Free Copra. Sulphur Free Copra is sourced from farmers through collection centres

spread across Kerala. Also in their Tamilnadu Factory KLF is converting in house, around 1.5 Lakhs coconuts per day to copra. Thus ensuring Sulphur Smoke Free Copra's availability.

In a strategic move, KLF revamped its product portfolio, introducing COCONAD, a new edible coconut oil brand with Padmashri Bharat Mohanlal as the brand ambassador.

The triumph of Coconad coconut oil inspired KLF to venture into coconut milk and coconut milk powder. The unique selling proposition of Coconad coconut milk and coconut milk powder lies in the careful selection of Kerala coconuts, with its special sweet taste and aroma appreciated by consumers. Rigorous research ensures that the physical characteristics and quality parameters align with consumer perceptions, positioning KLF Coconad in the healthy and tasty platform. Under this umbrella brand, KLF has introduced a range of value-added products from coconut, emphasizing both health and taste for the discerning consumer.

Innovation in Processing Technologies

KLF's commitment to innovation is evident in its processing technologies. Vacuumized Steam Injected Cooking (VSIC) technology is employed to ensure the purity and hygienic quality of their 100% pure edible oils. This technology not only reduces moisture content but also saves energy,



time, and cooking oil costs by 10-15%. KLF's early adoption of cutting-edge technologies positions it as an innovative leader in the industry.

Airport Ventures: Coconut Kiosks at Cochin International Airport

KLF is having two kiosks at Cochin International Airport, strategically positioned in the domestic departure terminal and the international departure terminal, respectively. The domestic departure terminal outlet has been in operation since 2020, while the international departure terminal kiosk was inaugurated in August 2022. These kiosks serve as dynamic showcases, offering the broadest array of coconut-related products for sale.

The outlets play a pivotal role in highlighting the versatility of coconut and extending the narrative to diverse audiences, particularly travelers who can carry the coconut products with them to various destinations. The presence of these kiosks at the airport has proven to be an effective means of reaching a global audience, fostering awareness about the myriad applications of coconut products.

Encouraged by the success of their airport ventures, KLF envisions expanding their footprint to other key locations. The plan includes establishing shops not only in additional airports but also in bustling shopping malls and along national roads. This expansion strategy aligns with KLF's commitment to making their





diverse range of coconut products accessible to a wider demographic, ensuring that the coconut story continues to unfold and captivate audiences across varied settings.

Global Presence and Accolades

With a strategic presence with an office in Sharjah Airport Free Zone, KLF has expanded its reach to GCC countries. The company's products, listed in major supermarkets and hypermarkets in the GCC, have earned acclaim, with export turnover reaching around Rs.56 crores. Recognized as a certified Export House,

KLF received the Best Coconut Industry Award from the International Coconut Community in 2022, highlighting its continuous efforts to reach international markets.

As KLF Nirmal celebrates its rich legacy, it serves as an inspiration to businesses worldwide. The success story of KLF imparts valuable lessons, emphasizing the enduring impact of unwavering values, innovation, sustainability, and community engagement across generations. With a vision to take the coconut story to the world, KLF remains a pioneer in the coconut processing industry.



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Creating an Aura for Coconuts

Greenaura International is an integrated coconut processing unit, situated at Engandiyur, Thrissur, Kerala, founded by Sumila Jayaraj. Sumila Jayaraj is a remarkable woman entrepreneur who defied traditional roles by transitioning from being a housewife to a highly successful business owner. Her journey is a testament to resilience, determination, and a strong entrepreneurial spirit. Sumila Jayaraj completed her bachelor's degree in Zoology and post graduation in English Literature. After getting married and becoming a mother, Sumila Jayaraj chose to stay at home to care for her family. She dedicated herself to raising her

children and managing the household, but her entrepreneurial spark remained undiminished.

Sumila has joined in a newly started Virgin Coconut Oil Company as an Office Assistant post in Engandiyur itself where she learned about Virgin Coconut Oil and its potential. She gained valuable experience working in the company and was convinced about value of the product. Later, Sumila Jayaraj took share in that company and became one among the executive directors. On her carrier path, she gained experience on export orders to UK, USA, Singapore, Switzerland, Malaysia



etc. During her tenure, she introduced value added products from Virgin Coconut Oil like Desiccated Coconut Powder, Hair Cream, Hair Oil, Massage Oil, Capsule etc. After 3 years of successful business, she decided to establish her own venture in the virgin coconut oil processing industry. She recognized the untapped potential of coconuts and embarked on a journey of entrepreneurship.

Sumila stepped to start her own business in 2012 and named her dream as "Greennut International". She established a small coconut oil unit besides her house and started to supplying oil to a semi government organization and fulfilled orders from Delhi, Mumbai, Chennai etc. By the end of 2013, processing unit has extended to 12.5 cent including her home. To meet the growing demand, Sumila has decided to expand her business to next level by setting up a new unit with new machineries. A land was purchased at Engandiyu and the processing plant was set up for a total project cost of Rs. 1.65 crore, that is Greenaura International with the brand name "Greennuts". The raw materials are sourced locally around 25 farmers for a price higher than the market price by 1-2 rupees and the production capacity of the processing unit is 10,000 nuts per day.

Running a startup single handed was never easy task. Balancing her

entrepreneurial dreams with family responsibilities was a significant challenge. Her family played a vital role in her business journey, supporting her endeavors and sharing her enthusiasm of her business ideas. Securing capital for her startup was a tough nut to crack. She had to explore alternative funding sources, such as loans and family sources. Labor scarcity is also a significant challenge. To overcome the skill shortage, migrant workers and ladies are engaged. Another road block Sumila still faces is the uninterrupted power and water supply. The area experienced frequent power outages, and the available electricity supply is unreliable. Good quality ground water scarcity is also a significant concern. The support and guidance from Coconut Development Board and DIC ease the journey. The technology support for virgin coconut oil was provided from Centre for food technological research institute, India (CFTRI). Now she employs 15 people and supporting around 50 families who are indirectly involved with the activities of the unit. She has diversified her product offerings to cater to a wide range of customer needs and preferences like Cold Pressed Extra Virgin Coconut Oil, Coconut Water Vinegar, Desiccated Coconut Powder, Coconut Milk, Coconut Oil and Coconut Pickle and three products are in the pipeline.

Sumila recognized the importance of



ensuring the safety and quality of her virgin coconut oil. She decided to implement HACCP principles, a comprehensive food safety management system. After rigorous process of training her team, auditing production process, and refining the quality control measures, her company achieved HACCP certification. She aims to expand her business to new international markets also leveraging her HACCP certification as a mark of quality and safety. They have an inhouse quality control lab, where

we check the quality parameters of our products regularly.

Sumila's business started locally, serving domestic customers through retail shops, supermarket chains, etc. Over time, she expanded her reach to international markets. Greenaura International now export to various countries, including UK, New Zealand, Malaysia, Singapore. At present, around 50 percent of the products are exported and the main products exported are coconut milk, extra virgin coconut oil, coconut water vinegar, and desiccated coconut. The unit has also secured Kosher Passover certification for exporting.

Sumila's dedication to quality, sustainability, and community empowerment earned her numerous awards and recognitions. Sumila herself received "The Best Entrepreneur Award" from Kerala Gazetted Officers Association and 'The Best Enterprise in Food Processing Award' by Hues of Life magazine for her outstanding leadership and contribution to the industry. She also received METRO MSME's 'Best Enterprise in Manufacturing Award' from Kerala State Industrial Development Corporation (KSIDC) and 'Best Woman Managed Enterprise Award' from the Thrissur Management Association (TMA). Added to the list, Sumila received award from Kerala Agricultural University as Successful Entrepreneur, award from Trissur 'Vyapari Vyavasayi Ekopana Samithi', Best Enterprise –Manufacturing unit award from KSIDC, award from KGOA (All Kerala Gazetted Officers Association). Now she has been invited as a resource person for various trainings on entrepreneurship development as well as coconut processing. Sumila is featured in popular magazines, televisions channels and journals such as Karshakasree, Indian



Coconut Journal and Sambadhyam. Thus scaling up the enterprise from a small shed at home to a one crore turnover enterprise is a testament to Sumila's hard work, dedication, and persistence.

Sumila Jayaraj's success story not only highlighted her entrepreneurial spirit but also showcased the power of sustainability and women's empowerment in business.

Her journey serves as an inspiration for aspiring female entrepreneurs looking to make a difference through entrepreneurship while promoting sustainable practices and women's participation in economic growth. Indeed, one of the key results in Sumila's business is the ability to create valuable products or byproducts from what people traditionally consider waste.

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“A Taste that goes around the World : Worlds First and Best product “ CoCo Nectar” Exported from India to USA”

In pursuit of a vision to enhance the prosperity and sustainability of coconut farmers' lives, a collective effort by 1200 progressive coconut farmers materialized in the formation of GCFPCL (Global Coconut Farmers Producer Company Limited) in Palladam, Tirupur District of Tamil Nadu. Global Coconut Farmers Producer Company Limited (GCFPCL) is

a registered entity operating under the Farmer Producer Organisations (FPO) Act, boasting a shareholder base of 1200 farmers. The primary objective of the company revolves around enhancing the livelihoods of these farmers, aiming to elevate their income and overall well-being. To accomplish these goals, GCFPCL adheres to a set of five principles like

1. Adding Standardized Value to Farm Products,
2. Integrating Farmers with Consumers,
3. Assisting in Processing, Advertising, and Marketing,
4. Providing Necessary Training and Technical Assistance
5. Arranging Equal Distribution of Profits to Shareholders

These principles collectively form a holistic approach aimed at uplifting the socio-economic status of the participating farmers

GCPCL's management analysed the condition of coconut farmers and found a farmer sells a coconut for Rs 10-12/- and the cost has been stagnant for a decade. Coconut is marketed in cities at even Rs 45-50/- depending on the season. In this situation, an ordinary farmers get a meagre or no income in coconut farming.

Recognizing the critical need for change, GCPCL's realised that tapping coconut neera and selling will be a good value addition.

Innovation in Neera Tapping and Processing:

In a groundbreaking move, the company recognized the untapped potential of coconut neera, realizing that its tapping

and sale could significantly enhance value. Leveraging the cutting-edge Ice Box technology obtained from CPCRI and guided by the Coconut Development Board, they initiated the process of tapping and selling raw neera in its natural form. While the raw neera market displayed promise, challenges arose in bulk sales due to the necessity of maintaining a cold chain until it reached the consumer.

Undeterred, the company invested considerable resources in research and development, exploring various packing methods. The pivotal breakthrough came with the development of a Tetra Pack packaging solution, allowing the storage of coconut neera at ambient temperatures with a guaranteed shelf life of 12 months. This innovation marked a milestone, positioning them as pioneers in the industry.

The launch of CoCo Nectar marked a significant milestone, COCO NECTAR is a groundbreaking natural drink derived from the hygienic collection of sap from coconut trees, providing a unique beverage option that is both delicious and nutritious. This first-of-its-kind drink is tetra-packed without preservatives, boasting a remarkable shelf life of 12 months. Each coconut tree can yield up to two liters a day during inflorescence, significantly increasing farmers' income threefold. The journey of bringing COCO NECTAR to market was not without its challenges. The short shelf life of raw coconut and raw neera posed a significant hurdle. Through numerous trials and experimentation with various packaging methods, the producers successfully managed to package Coconut Neera in tetra packs without the need for preservatives, chemicals, or added sugars. This achievement not only extended the shelf life but also addressed concerns related to naturalness and



**PADMASHRI. Dr.
A.SAKTHIVEL**
CHAIRMAN



K.BALASUBRAMANIAN
MANAGING DIRECTOR



health. While the product itself stands out, marketing COCO NECTAR faced hurdles. The requirement for tapping Neera only by Farmer Producer Organisations with a valid Neera license limited financial resources for branding, promotion, and marketing. However, GCFPCL's Board of Directors played a pivotal role by investing funds in their own capacity. The Coconut Development Board's support, opening access to the world market, and consistent backing are crucial for placing the brand in international expos in India and abroad. With these ongoing efforts, COCO NECTAR aims to not only thrive in the domestic market but also make a mark on the global stage. In alignment with the growing trend of adopting nature-based health drinks as alternatives to modern beverages, Kalparasa, also known as Coconut Neera, emerges as a compelling choice. This life essence not only aligns with the broader acceptance of natural health drinks but also offers a unique and enriching profile, making it a promising addition to holistic well-being.

CoCo Nectar: A Healthful Innovation

They had placed their products in various leading hospitals. Many doctors, having tasted / tested the same for months, started prescribing Thenneera to their patients based on their ailments. As per the trails, Thenneera-Coco Nectar will be health supplement alternative to machine made electrolytes and other beverages. After covid, scenario in food

sector has experienced dramatic changes. Many started towards consuming local and native drinks. THENNEERA finds a good place in organic shops and among sports enthusiasts and health conscious people. During covid there were many cases that our Thenneera helped them to enhance immunity and people affected with Covid felt fast recovery from its infection.

They have been receiving bundle of appreciations from various segments of the society .Padma Shri Dr V S Natarajan, a Geriatric Specialist from Chennai have made an extensive study on this nature drink and recommends to all senior citizens for improving digestion, sleeping and get away from constipation. The company working to make coconut nectar honey, coconut nectar sugar, coconut chips etc and withan expectation on a good market demand .

As all other nature health drink acceptable as alternate to modern beverages by all people, Kalparasa (life essence) or Coconut Neera is also going to be in the same way. They assure the acceptability by improving the livelihood of coconut farmers and ensure the sustainability of the coconut farming. Coconut Neera and its byproduct found to be huge potential in the world market. The potential of this unique beverage not been untapped in domestic and international market, it will be a great opportunity for FPOs and they anticipated a good support from the government.





Unlocking Global Potential: Coconut Neera and its Byproducts

They had put all efforts to make this product all over and tried all the leading supermarkets and organic stores. Since Neera can be tapped only by Farmer Producer Organisations with valid Neera licence, company had very limited finance resources for branding, promotion marketing. GCFPCL's Board of Directors has marketed the product by investing funds in their own capacity. Coconut Development Board's support in market – opening access to world market is imminent and their constant support also crucial to place their brand in International Expos in India and abroad. They had participated in number of International Exhibitions like Aahar Food and Hospitality Show in Delhi, Gulf Food in Dubai and this year's Summer Food Fancy Show in New York

Attending those events helped them a lot from packing to product improvement and also to understand the present trends in world market to meet the International standards. To meet the international quality standards and assurance, they had attained the Quality certificates like FSSC 22000; Halal Certificate; KOSHER Certificate; 100% Vegan; GMO Free certificate for our product.

Awards Recognizing Excellence

The Global Coconut Farmers Producer Company has garnered prestigious awards, including the National Award

presented by Hon'ble Shri. Narendra Singh Tomar, Union Minister for Agriculture. Another notable recognition is the Award for the promotion of Coconut Enterprise, conferred by Hon'ble Sushree Shobha Karandlaje, Minister of State for Ministry of Agriculture and Farmers Welfare. Additionally, the company has received the Startup Tamil Nadu Grant and Indo-U.S. Business Excellence Awards from the Indo-American Chamber of Commerce and Industries.

In the culmination of Global Coconut Farmers Producer Company Limited's (GCFPCL) journey, we witness not just a success story but a beacon of inspiration for the agricultural community and beyond. The transformation of coconut farming from a stagnant venture to a thriving enterprise is a testament to the resilience and ingenuity of the 1200 progressive coconut farmers who dared to dream.

As we reflect on the challenges overcome, innovations achieved, and markets conquered, it becomes evident that GCFPCL's impact extends far beyond the coconut groves of Tirupur District. It serves as a motivational narrative, reminding us that grassroots initiatives, fueled by collective vision and unwavering commitment, can alter the course of an entire industry.

The story of COCO NECTAR, a pioneering beverage born from the heart of coconut trees, not only revolutionized farmers'



their dedication to constant improvement and meeting evolving consumer needs. In doing so, they not only secure a prosperous future for coconut farmers but also contribute to the global demand for sustainable, natural alternatives.

“The inspirational journey of Global Coconut Farmers Producer Company Limited serves as a testament to the transformative potential within the agricultural sector. Through innovation, dedication, and a commitment to sustainability, GCFPCL not only improved the livelihoods of coconut farmers but also created a unique and valuable product with global market potential. Their story encourages other Farmer Producer Organisations to explore untapped opportunities, contributing to the growth of the agricultural sector and the well-being of farming communities.”

incomes but also became a symbol of sustainable, health-conscious living. The tripling of farmers’ earnings, the expansion into international markets, and the accolades received from government bodies stand as beacons of success, illuminating the path for others to follow.

Looking forward, the visionaries at GCFPCL continue to pioneer new frontiers. Their commitment to introducing coconut nectar honey, coconut nectar sugar, and other innovative products underscores



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“Empowering Communities: The inspiring success story of Anjarakandy Farmers' Service Co-operative Bank”

The Anjarakandy Farmers' Service Co-operative Bank with its remarkable history dated back to 1914 was first registered as a Credit Co-operative Society in the erstwhile Malabar Region under the Chairmanship of Mr RA Brown, owner of Asia's largest Cinnamon Estate of those days. This was the first credit & lending society in the east of Malabar Region when the British rule prevailed in India. This Society has

evolved to its present stature embarking upon its true commitment to society. Over the years Indian cooperative movement has acquired a great deal and of public support. The Anjarakandy Farmers' Service Co-operative Bank Ltd (AFSCB) formally became in its present form from 1st of April 1977, with its current address. The Bank has honored with Best Unit award of NABARD in 2017, Best NGO Unit for Coconut Products for



2017 – 2018 from CDB, Ministry of Agricultural & Farmers Welfare, Government of India & International Coconut Day, Best Unit Media Award from News 18 Channel in 2022 and Best Unit Co-operative Day Award of Kerala State in 2023. AFSCB, a community-focused financial institution, recognized an opportunity to diversify its services and support local farmers in a rural area known for coconut cultivation in Anjarakandy Panchayath. Small and Medium scale farmers of coconut of Malabar region were getting minimum price for the products and exploited their unawareness of the importance of the coconuts they supplied to the wholesale agencies of other districts. In order to avoid exploitation and ensure fair price to the farmers of the Anjarakandy and adjacent Panchayath's of Kannur

District, the Bank took a decision to form a Coconut Oil Extraction Unit within in the Panchayath area where Ten Thousand nuts can be converted as Copra and then to coconut oil. The extracted coconut oil was marketed as "Sahakari" coconut oil by the bank in the Malabar Region and Bangalore Area of Karnataka State. The overwhelming response received from the consumers prompted the Bank Governing body to think of setting up a large scale Coconut Processing Plant with the assistance of TMOC of Coconut Development Board in the year 2012. AFSCB has stepped further in production of some other value added products of coconuts as a second phase of project. Coconut Oil production unit of the Bank commenced its production in the year 2016.





To encourage cooperatives to emerge as self-supporting, economic service-oriented business concerns; the Management expanded the production activities of the unit and provided regular employment to 43 female and 21 male agricultural village workers. The plant was inaugurated by Hon'ble Chief Minister of Kerala, Mr Pinarayi Vijayan on October 2016. The unit is located at Anenheimetta close to Chakkarakkal, Kannur International Airport is just 8 kms away from the unit. The plant is managed by the Board of Directors consisting 15 members of AFSC Bank. All the products from the Integrated Coconut Plant are branded as "SAHAKARI" which is of finest quality and free from sulfur and all adulterants. The unit is engaged in producing variety of value

added products from the Coconuts. Cake, Coconut Oil Soaps, Coconut Vinegar, Coconut Water Soft Drink, Baked Coconut Chips Grated Coconut (Frozen) being the major products. The drier plant has the capacity to convert 50,000 nuts per day as copra within 24 hrs. The coconut oil production capacity per day is 5000 ltrs in one shift of 8 hrs, per day production capacity of virgin coconut oil is 150 ltrs, coconut milk is 800 ltrs, and desiccated powder is 100 kg. Around 2000 ltrs of coconut oil cake and 300 ltrs of lighting oil are produced. They produce 100% natural chemical/preservative free coconut oil with Agmark certification. The coconut oil is exported to Middle East and other part of India. Negotiations are in progress for export of the Sahakari brand products





to US and European markets also. AFSCB has participated in various domestic and international exhibitions, partly supported by Coconut Development Board has provided ample opportunities to interact with various Exporters and have acquired knowledge on how to deal with potential buyers and exporters. Sales network of the production unit of AFSCB has expanded during the last two years and added more trusted customers to their panel. They are keen to double the production by 2025 and also intend to enter the world market with their signature Sahakari brand.

The bank has devised a strategic expansion plan which aimed to introduce new coconut-based products, such as concentrated syrup from coconut water, narrow sliced coconut frozen, coconut Ice

Cream with different flavours, coconut biscuits and coconut water wine. MOU with CSIR – NIIIST Trivandrum for Tech Know-how and for Technical Consultancy for concentrated syrup from coconut water has already been signed by AFSCB. They are so confident that the marketing aspects of the new products being added in the family of Sahakari will not be a difficult task as they already established their own identity in the market.

Under AFSCB, a De-Fiber Unit has commenced its production in 2022. The unit is capable of producing long fiber, short fiber and pith from the green husk of the Coconut. Keeping in view the sustainability of the coconut in the region, a coconut seedling nursery is established where more than 6000 coconut seedlings can be planted/produced as “Replantation Programme of Coconut” in the State. Good quality of coconuts particularly the “West Coast Tall” brand are brought from Kuttiyadi area (Northern side of Kozhikode District) and planted near to the De-Fiber Unit. Anjarakandy Farmers Service Co-operative Bank Ltd., Kannur, Kerala has received the award for the Best Co-operative Society / NGO in the field of Coconut Development.

The Anjarakandy Farmers' Service Co-operative Bank continues to uphold their commitment to quality and sustainability, making a significant impact on the livelihoods of coconut farmers, the environment, and the global food industry.

Integrated Coconut Processing Plant

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 Website: www.sahakari.co.in



“A Refreshing Treat Behind The Taste : Nata Nutrico”

Nata Nutrico Coconut Food Products LLP, located at Kinfra Textiles, Nadukani, Taliparamba, is the only nata de coco manufacturing unit in India. The founder and CTO of Nata Nutrico, Mr. Abdulla M, developed the nata de coco from natural coconut water in 2007. He is born to a traditional coconut farming family, which inspired him to invent new products from coconut water.

The huge amount of coconut water

wasted from the coconut oil mill was creating environmental pollution that made him think differently. Abdulla attended a training programme in CDB Institute of Technology in 2006 & 2007, through which he produced coconut vinegar, his first product. But the product was not having much demand, thus he started his work on the production of nata de coco, which is a chewy, translucent, jelly-like food substance produced by



fermenting coconut water with the help of a bacteria. The journey of this common man was not so easy, where he has given almost a decade for developing such a product and became success in 2017.

For the production of nata de coco, matured coconut water is treated with sugar solution and then boiled, and is kept at room temperature for 10 days after the addition of the mother culture. After the formation of nata de coco, it is dipped in water for 24 hours. Later, the product is sterilized at 100°C. Excess water is removed and the product is dipped in sugar solution and then it is ready to use. While most of

the nata de coco produced are of artificial mother culture, Abdulla uses natural mother culture.

Abdulla with his partner, Mr. Shimwas Hussain, CEO of Nata Nutrico setup a manufacturing unit at Kinfra park at Taliparamba with the support of Coconut Development Board and started functioning from 2018 onwards. Since 2019, the manufacturing unit has been registered to Nata Nutrico Coconut Food Products LLP, and is also a women entrepreneurship company, where the main board members are Mrs. Shameema A.P (W/O Mr.Abdulla), Mrs. Shafna (W/O Mr. Shimwas Hussain),





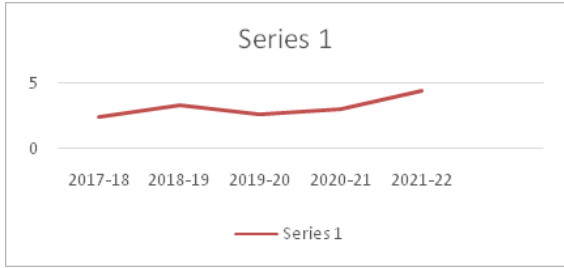
Mrs.Sabira Habeeb, Mrs.Zeenath. Not only the board members, majority of the staffs working at Nata Nutrico are female.

They have invested around 75 lakh for the purchase of equipments and other machineries. They expanded their manufacturing unit in 2022, where they have invested almost 2.5Cr. Now they are selling natade coco to different places like New Delhi, Hyderabad and almost all over the country. The nata de coco is packed in pouches with different sizes (5mm, 8mm, 10mm & crushed). Not only nata de coco, they are also manufacturing flavoured and natural drinks with the addition of nata de coco in it. Litchi, Green apple, Mango, Strawberry, Kiwi and Blueberry are the flavoured drinks whereas, Grape, Pineapple, Jackfruit and Tender are

prepared by extracting natural pulp. Nata Life is another product prepared with and without glucose, which is a dietary fibre product and has high health benefits. Currently, they are exporting their products to Qatar, U.A.E, and Kuwait. But still they face challenges from the public. People are not aware of such products like nata de coco. They lack knowledge on the health benefits and other uses of the products. Through campaigns, advertisements, and by giving samples the management are trying to give awareness to the public.

Coconut water which is been wasted by the farmers, are collected by the manufacturing teams for producing a useful product that will earn an income and encouragement for the farmers.





Their highly efficient Research and Development team are inventing new products from coconut water. One, is a natural Coconut Bio Cellulose Face Mask, which is entirely made from natural coconut water, and it provide vitamins and essential nutrients as well as 20 times moisturizing. Second, Vegan Leather, where coconut water is fermented to cellulose sheets, and fortify them with hemp, banana, and sisal fibers for extra strength. Mr. Abdulla and Mr. Shimwas Hussain have tried to develop a team both in the production unit and finance unit, which is acting as the backbone of the

company. With the cooperation and unity of both these teams the unit is expanding their production gradually. The journey of Nata Nutrico officially began in 2019 after more than 10 years of scientific research they had emerged as India’s first and only Nata de Coco production company. They had experienced and experimented different level of production techniques and quality improvements before serving Nata Nutrico to the world. They are working every day towards the goal of creating premium quality health and beverage products which we as a society deserve. It is also about the idea of introducing Nata Nutrico Nata de Coco and the culture involved to their social structure. They at Nata Nutrico keeps a strong commitment toward research, creation and innovation to push the boundaries of conventional beverage industry and to make sure their products delivers value to their precious consumers.



“From Coconut Grove to Global Success: The Virgin Coconut Oil Triumph”

Vama Oil Private Limited, headquartered in the vibrant city of Coimbatore, India, is a distinguished leader in the manufacturing of high-quality coconut products. Established in the year 2000, they have relentlessly pursued their vision to deliver the finest and most natural coconut-based offerings to the world. With an unwavering commitment to quality and sustainability, Vama Oil has earned its place as a trusted name in the industry. The journey of Vama

Oil Private Limited has been marked by steady growth, dedication to quality, and a commitment to overcoming challenges. Vama Oil Private Limited commenced its operations with a vision to create high-quality coconut-based products. In the initial years, the company focused on perfecting the production process for virgin coconut oil, building its reputation in the local market of Coimbatore, India. The quality of the products and a strong



emphasis on traditional methods of extraction set the foundation for the company's growth. Vama's extensive range of products reflects their dedication to harnessing the incredible potential of coconuts which includes virgin coconut oil, organic virgin coconut oil, coconut sugar, coconut flour, coconut oil and ready to eat coconut chutney. This diverse product portfolio caters to various market segments and caters to the growing demand for natural and organic products. Vama's products cater to various market segments, including the food industry, beauty and skincare, health and wellness, and more. This versatility opens up opportunities for collaboration and partnerships across different sectors. The quality and authenticity is a significant

aspect of Vama's business scope. This commitment positions their brand a trusted source for premium coconut products, attracting customers who value purity and natural goodness. The company is accredited with ISO 22000:2018 certificate, IN-BIO-148 (Non-EU Agriculture), USDA Organic, FSSAI, INDOCERT, Halal, GMP and Agmark certification.

Vama extends their commitment beyond the products. They prioritize sustainability and environmentally responsible practices in all operations, ensuring that every product comes with a promise of authenticity and eco-consciousness. This aligns with the growing consumer demand for eco-conscious products and opens doors for partnerships with eco-friendly



initiatives. With a commitment to eco-consciousness and sustainability, Vama Oil Private Limited expanded its market reach beyond Coimbatore, catering to PAN India customers. The company also ventured into international markets through exports, establishing a global presence. Marketing awareness was done by educating consumers about the benefits of coconut-based products and differentiating them from conventional alternatives required substantial marketing efforts and a focus on consumer awareness.

Like any other coconut product industry, Vama also faces several challenges and issues and they have taken several strategies, innovations, and actions to address these challenges. The Company has made a commitment to ethical and sustainable sourcing of coconuts. This involves working closely with local coconut farmers, promoting environmentally friendly farming practices, and ensuring fair compensation for growers. The company invests in ongoing training and compliance programs to meet local and international regulations. This includes ensuring that labeling, safety standards, and product quality conform to industry requirements. Vama Oil has introduced eco-friendly practices in its manufacturing processes, including efficient waste management, reduced water usage, and sustainable packaging options to reduce its carbon footprint.

The company differentiates itself through a strong commitment to purity and authenticity. This is reflected in its product range, marketing materials, and labeling, which highlight the natural and traditional aspects of coconut products. To mitigate the impact of market

fluctuations, Vama Oil has expanded its product range beyond virgin coconut oil. This diversification includes organic virgin coconut oil, coconut sugar, coconut flour, coconut oil, and ready-to-eat coconut chutney. The Company has undertaken consumer education initiatives to raise awareness about the benefits of coconut products. This includes marketing campaigns, informational content, and engagement with health and wellness communities. Vama Oil is investing in sustainable packaging options, such as recyclable materials and minimalistic designs. This aligns with its commitment to sustainability and eco-friendliness. Vama Oil closely monitors market trends, emerging consumer preferences, and competitive landscape. This information informs product development and marketing strategies. The Company continues to innovate in product development, introducing new coconut-based products that cater to changing consumer demands. This includes adapting to emerging health and wellness trends. By engaging with local communities, Vama not only supports ethical sourcing but also builds positive relationships with coconut growers and the communities it operates in. The Company has optimized distribution channels, partnering with reliable distributors and retailers to ensure that its products reach customers efficiently and cost-effectively. To protect its brand reputation, Vama Oil remains responsive to customer feedback, addresses any issues promptly, and maintains transparency in its business operations. In a nutshell, Vama Oil Private Limited's proactive approach to addressing challenges in the coconut product industry has resulted in numerous positive outcomes, including increased

market reach, strong brand reputation, and a commitment to sustainability. These outcomes have contributed to the company's continued growth and success in the industry.

As a future expansion plan, Vama plans to develop new coconut-based products like beverages, snacks or skincare items. For that the company plans to invest in R&D to develop proprietary processing methods, exclusive products, and unique flavor profiles that set the company apart from competitors and also in pursuing and maintain relevant certifications, such as organic, non-GMO, or fair trade certifications, to appeal to consumers with specific preferences. To leverage digital marketing strategies to reach a broader audience, Company plans to invest in online advertising, social media marketing, and e-commerce platforms to boost online sales and brand visibility and also to conduct market research to identify growth opportunities and develop targeted marketing and distribution

strategies. To foster deeper connections with consumers by actively engaging with them through social media, email marketing, and loyalty programs; listen to customer feedback and incorporate it into product development and improvements is also in the pipeline.

Despite the challenges faced, Vama Oil Private Limited's commitment to quality, sustainability, and innovation has allowed it to carve a unique niche in the coconut product industry, and its future holds promising prospects for further expansion and impact. As the company looks to the future, it is well-positioned to build on its success. Vama Oil will continue to engage with consumers, uphold its sustainability initiatives, optimize the supply chain, and seek opportunities for diversification and partnerships. By embracing these strategies, Vama Oil Private Limited is poised for continued growth, innovation, and success in the dynamic coconut product industry.



"Shattering the Coconut Ceiling : The Triumph of a Female Desiccated Coconut Proprietrix"

In the world of entrepreneurship, Ms. S. Arunya's stands out as a beacon of inspiration and achievement. As the proud owner of a Desiccated Coconut business, she has not only shattered gender stereotypes but also created a thriving enterprise that has left an indelible mark in the industry. Indian Coconut Product, manufacturer of Desiccated Coconut Powder is the Proprietorship concern





started in 2015 with Ms. S. Arunya as its Proprietrix. Before starting this firm, she worked with Super Coco Company whose partners are her Parents. Soon after completing her graduation in Engineering (B.Tech-Information Technology), she started to work and learn from her father who has immense experience in the field. With a passion for agriculture and a deep connection to her roots, she envisioned a business that would transform coconuts into a valuable product. Having gained enough experience, under his guidance, she started this business of manufacturing Desiccated Coconut Powder and named as Indian Coconut Product. It is located in the best coconut producing area, Pollachi with a production capacity of 110000 nuts per day. The products are prepared from the selected, farm fresh coconuts. Arunya follows the vision 'Zero Chemicals : No preservatives. No additives' in our range of food products' manufacturing. Thus, our products are 100% Natural".In order to improve the product quality and capture export market, they have additionally installed Vibro fluid bed dryer that uses steam for drying process. This dryer delivers more natural whiteness of the product which is preferred by customers. They also started to manufacture another value added product – Desiccated

Coconut Flakes. The road to success is paved with challenges, and Arunya faced her fair share. The company was not able to grow the business healthily in first three years since establishment. During 2019, imports of Dessicated Coconut came into India in huge volumes affecting the domestic manufacturers' growth. Covid-19 was an unexpected hit to the business but they managed hard to pay for bank loans and interest and also helped employees by extending their maximum support by helping them financially and provided daily provisions to their whole families.

Arunya's success story is portrayed in the largest circulated contemporary women's fortnightly magazine(Tamil)-Aval Vikatan – Edition for International Womens' day) on 03.03.2020 and also on Tamil Television Channel- Makkal TV on the event of International Women's Day on 08.03.2020. An article was published about Indian Coconut Product in Indian Coconut Journal- Youth in Coconut Sector, Young Entrepreneurs by Coconut Development Board in January 2016.

Having built a thriving Desiccated Coconut business, Arunya recognizes the importance of maintaining and enhancing the quality and sustainability of the product. Her future plans revolve around



ensuring that her business remains an industry leader in these aspects. One of the primary goals is to expand the market reach. She plans to explore new markets especially export market and diversify the product range, making her brand synonymous with quality and purity. To stay competitive and meet evolving consumer demands, Arunya is keen on diversifying her product range. She aims to

introduce new coconut-based products, such as Virgin Coconut Oil, Coconut Sugar, capitalizing on the versatility of coconuts and offering a wider array of options to her customers. In preparation for expansion, Arunya plans to invest in setting up a new Desiccated Coconut manufacturing unit in Karnataka. This will involve the acquisition of advanced machinery and the optimization of processing methods to streamline operations.

Arunya stands as an inspiring testament to what is possible with determination and vision. Her Desiccated Coconut business, owned and operated by a woman, is a symbol of empowerment and success, proving that dreams can be realized regardless of gender. Her journey is a reminder that with the right mindset and hard work, anyone can achieve their goals. Arunya's success story is a source of inspiration for all aspiring entrepreneurs and a reminder that the entrepreneurial spirit is limitless in its potential.

Indian Coconut Product

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“A respite from busy life : Coco Magic Products”

Many products are processed from coconut meat among these coconut milk, cream, desiccated coconut, coconut milk powder are the most important convenient coconut products which give a respite from busy life. Coco Magic products from Holista offers this.

HolistaTranzworld Private Limited is one of the leading manufacturers and exporters of Coconut based food

ingredient and preparatory products. They are a young team with enormous love for extending their brand “COCO MAGIC” globally and letting the world taste the rich flavour of Coconut based products from India. Holista offers more choices and delivers greater standard taste to its customer. Holista was founded by present Founder, Mr D N Nirranjan Kani who is the Executive Director of VVD Sons & Pvt Ltd.



Coconut Development Board





Founder Mr D N Nirranjan Kani



Desiccated coconut



Coconut milk powder

Holista's Integrated Coconut Complex, located in Anthoniyarpuram, Tuticorin District, Tamilnadu, houses a futuristic 40,000 square feet factory. Their infrastructure is meticulously designed to optimize the value of coconuts, allowing to process 25000 nuts per day. They offers cater to both domestic and international markets, delivering exceptional quality and meeting customer demands

Holista faced lot of challenges in their journey includes Coconut price fluctuation. Hence for competing with Srilanka and Thailand price as a part of this decided to open the contract packing in Srilankan coconut product manufacturer and

decided to import the coconut meat from Srilanka when coconut prices are very high. Less UK and Europe orders due to the import duty is another challenge. They were not able to import the coconut and coconut & coconut kernal from Srilanka. They had shifted the factory from Salem to Tuticorin in 2022.

They had participated in the event Annapoorna, World of Food India which was held in Mumbai for three days. The show was an ideal platform for the exhibitors to showcase latest products and services related to food and beverage industry.

They participated in the fair Thaifex,





World of Food Asia – the top meeting place for global players of the food and beverage industry. A gateway for food importers, wholesalers, distributors, hotel and restaurant professionals from Asia.

Holista was a part of the PLMA’s annual “World of Private Label” International Trade Show. The event featured leading professionals from the food industry around the globe. The event brought many professionals together and helped them to find new products, make new contacts, and discover new ideas that would help

their business succeed and grow..

They were a part of the SIAL a global showcase for the food industry featuring the world’s leading retail where all food sectors retail distribution, foodservice, international trading will be represented. It focuses to reveals the trends and innovations that shape the food industry of tomorrow.

Holista Strives to maximize the deliverance of Goodness of coconut for a healthier lifestyle by understanding customers expectation.



“Rising to the Top: The Flourishing Coconut Activated Carbon Industry”

Activated carbon is a generic term for a family of highly porous carbonaceous materials and is mainly used in drinking water industry, precious metal recovery, Air, Gas, Oil etc. India is the biggest exporter in the world. with more than 150000 mts with value of around 2000 cr. Indcarb Activated Carbon Private Limited, the company promoted by a team of highly experienced technocrats with over 100 years of combined experience in Activated carbon industry and funded by

a team of likeminded promoters which includes both Indian technocrats and NRI investors. Before launching the business, the promoter conducted extensive market research to understand the market driving factors like growing demand of activated carbon products in air and gas purification and increasing demand for product in water treatment applications.

The project was started in early 2019 and production trials and commercial production in 2021. The production facility

Coconut Development Board

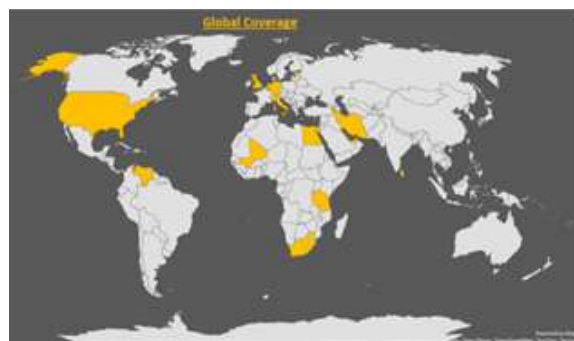
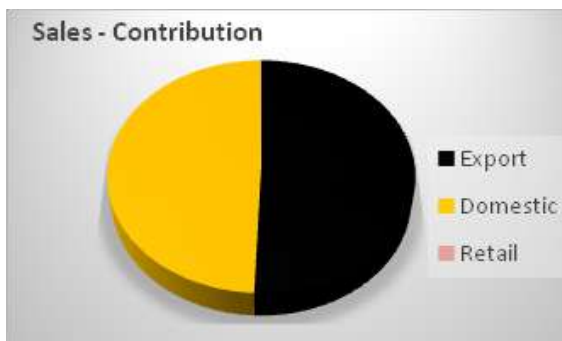
is based in the industrial area in Kanjikode, Palakkad District, Kerala which is an ideal strategic location for an activated carbon plant. It is in the mid where 90% of coconut plantation is situated in India. The area is probably world's largest coconut growing belt which assures abundant round the year raw material supply. This strategical location enables convenient access to source of raw material as well as efficient delivery to international & local customer locations.



Like most startups, Indcarb also faced challenges as they navigate their way from inception to growth. Acquiring the necessary capital to get a startup off the ground was a significant challenge particularly acquiring loan support from financial institutions for a new project. Financial institutions often required collateral to secure loans. Being new project, financial institutions charged higher interest rates for loans, initial GST ITC funding and lead time for securing initial approval from concerned authorities were challenging. Exceptionally the promoters had to face the COVID-19 pandemic first lock down during the initial phase of the project works wherein which installations was about 25-30% followed by the second lock down at the time of production trials. Lockdowns, restrictions, and disruptions in

supply chains were a road block.

However, regular core management meeting, engagement & follow up with all concerned department & authorities ensure smooth process flow. They strategically approached concerned authorities after collection of all required explanations, documentations and work plan to ensure minimal queries from authorities and approached multiple financial institutions simultaneously for competitive and accelerated process. The project team was relocated to local jurisdictions at the time of project inception which helped smooth operation during lock down. Indcarb made sustainability their cornerstone. They identified the right raw material suppliers who supply selected grades of coconut shells and planned for timely supplies for testing and commercial





production cycle. Indcarb promoters, armed with brilliant ideas worked tirelessly and secured all approvals; and after countless iterations, a State-of-the-Art manufacturing infrastructure for coconut shell based activated carbon in India was built which provides the right and comfortable working atmosphere to their employees. The company assembled a diverse and multidisciplinary marketing team who worked ahead and invited the clients during project stages and detailed the production plan. This helped them to start sales immediately after commercial production. They established a robust online presence, with a user-friendly website that provided comprehensive information about their products, applications, and sustainability practices.

The unit is ISO certified and is a One Star Export House. Their manufacturing facility includes two production lines with 10,000 MTS post production facilities with de-dusting, grinding, screening, washing and impregnation capabilities. Indcarb produces different grades of activated carbon including all general grades of granular/powdered carbon and also special grades of water washed, acid washed and impregnated carbons. During manufacture, the coconut shells are steam

activated and the process is carefully monitored and controlled, thus producing a world class product with a consistent quality. The manufacturing process has the capability to carefully control particle size distribution, adsorption capacity and other critical carbon properties as required by their customers.

One of the key USP of Indcarb is their philosophy to use sophisticated technologies. The project was strategically planned to fit in modern/automated manufacturing setup. They constantly upgrade their processes and skills to produce & supply quality products. The superior quality and environmentally friendly production process set Indcarb Activated Carbon Private Limited apart from competitors. Their commitment to quality control and adherence to stringent quality assurance procedures and best in class conversion process right from identification of raw material source to delivery of quality products every time earned trust in the market. Indcarb recognized the importance of diversifying their product offerings. They expanded their portfolio to include a range of activated carbon products tailored for specific applications, such as water purification, process and waste water

purification, air filtration, and oil and gas adsorption. By doing so, they could serve a broader customer base and mitigate risks associated with fluctuations in specific market segments.

Indcarb products received positive comments and customers are highly satisfied with the product quality and commitments. Repeated orders and their recommendations to other clients acknowledge the product quality. By 2023, their sustainability initiatives, innovative product lines, and strong marketing strategies had propelled Indcarb Activated Carbon Private Limited to new heights. During Year 2021-2022, Indcarb closed with 36 Cr Sales Turnover (with partial production operations) and Year 2022-23 sales turnover was 75 Cr. Indcarb's journey exemplifies how a combination of sustainability, innovation, and effective marketing can drive remarkable growth in the activated carbon industry. The provided turnover statistics reflect their success and growth over the years. Most recently, the company achieved the title of best manufacturing startup unit by Kanjikode Industries Forum (KIF).

Indcarb poised to continue its remarkable journey by focusing on several key future plans. Indcarb formulated

a strategy to expand internationally to cater new markets in US, Europe and Asian countries like Korea, Japan. Regions are identified based on growing need for activated carbon products, often in emerging economies with rising environmental concerns. This expansion will allow them to tap into new markets and mitigate the risks associated with regional economic fluctuations. As an expansion plan, Indcarb plans to own a mechanized raw material manufacturing facility to support farmers and planning to setup a modern Mechanized system considering the Pollution Control Board guidelines, which helps the local farmers in Kerala. Currently the coconut shells are transported from Tamil Nadu and Karnataka for processing in Indcarb. However, the new project utilizes the coconut shell locally available thereby reduces the higher cost of transports.

Indcarb is determined to expand the activated carbon business to global markets with consistent quality and continue to contribute the local economic growth of the state & farmers. Indcarb has become a symbol of how a start-up can not only achieve success in a competitive industry but also contribute to a cleaner and more sustainable world.

Indcarb Activated Carbon Private Limited

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“Nurturing Nature’s gold: Coconut Oil Processing Success”

Varappetty Service Co-operative Society, 08/12/1100 of which has been registered and 07/08/1101 of which have started operations in Kothamangalam taluk of Ernakulam district Varappetty village as its area of operation. As per provisional balance sheet of Varappetty Service Co-operative Society as on 31/03/2022, It has share capital of Rs. 31115941.00 Deposits of Rs. 1009114783 and loan balance of Rs.88709164.50. As on March 31, 2022 the bank has been 9604 members and the Society has been continuously operating in profit for the last 22 years and has been paying up to 25 percent profit share to the

members, Apart from investment Loan, MDS activities, many activities have been started like agricultural market, Neethi Store, Neethi super market, Agricultural Equipment Store, Kerala Feeds agency, Neethy Medical Lab, Cement Trading, Coconut Nursery with approval from CDB, ATM, Fish stall with permission from Matsyafed, Varappetty Coconut Oil, like these many related activities have been started. Apart from the head office, The Society has 3 branches in Myloor, Inchoor and Elangavam.

The cooperative bank, which boasts of a

membership of nearly 9,500, had ventured into providing coconut oil with a view to supplying a quality product in the face of widespread allegations of adulteration, says M.G. Ramakrishnan, president of the bank, who initially mooted the idea of having a oil extraction unit to ensure the availability of quality coconut oil.

The bank, which has its own brand of coconut oil, started oil extraction in a small way in a mill that was closed. The facility was leased to start the processing of oil. Kerafed came to the aid of the cooperative bank initially. The State government too extended a helping hand.

This Society has formed a plan to produce coconut oil as a value added product and has been producing and distributing coconut oil since 2015. When the "VARAPPETTY" trade name was adopted. From 2017 a new vehicle were bought and carry coconut oil to Ernakulum, Idukki, Kottayam districts. The Production is being done from the newly built plant for coconut oil production.

At a time when farmers are forced to sell their produce at throwaway prices due to exploitation by middlemen and fluctuations in demand, a cooperative society is setting an example by exporting value-added

products to foreign countries. The fame of the bank has now spread across the seas as consignments of coconut oil, processed tapioca and dehydrated banana chips were flagged off from the bank premises on Saturday by Cooperation Minister V.N. Vasavan, to be exported to New Zealand, Australia and the US.

Cooperative Nursery

The Project, which started four years ago with the aim of planting 10000 coconut saplings every year, is nearing success. With the objective of providing quality coconut saplings to the associates, with the approval of DCB, Coconuts are brought from Kuttiyadi and grown on the Society's own premises and distributed to the members under the Haritham cooperation Scheme. Also fruit seedlings like, Rambuttan and Mango are selling.

COCONUT OIL MANUFACTURING

The manufacturing process of coconut oil is from the white pulp of the coconut, which is the base from which the oil is extracted. With regard to extraction, a distinction must be made between virgin coconut oil and industrial coconut oil.

The industrial process is still more widespread, but the organic and gentle

Distribution of Coconut Saplings.



Bank Coconut Nursery 2020



Distribution of Coconut Saplings 2018-19



process is becoming more and more popular, as there are several advantages with regard to quality. In the case of industrial pressing, the coconut after harvest is dried and stored for a long time. Often months pass before the fruit is processed again. The pulp is shredded and grated. For pressing, the pulp is first heated to high temperatures and then mechanically squeezed.

Chemicals are often added to completely remove the coconut shell or change the consistency, color, smell, and taste of the oil. The oil is refined and poured into containers or pressed into slabs to be used as cheap coconut fat.

The organic production process of cold-pressing is gaining more and more popularity, as the oil is produced more delicately and has a better taste and higher quality. Particularly important is the processing of fresh, sun-ripened coconuts to avoid risks such as contamination and enzymatic processes that are detrimental to the quality of the fruit if it is stored for too long. Contrary to industrial production, in organic production, the oil is neither bleached nor deodorized but only filtered to remove moisture and residues from the pulp. No chemical additives are used so that the natural properties of the coconut oil remain intact

Nowadays there are more chemicals

are added in the coconut for shell removing and long life for coconuts. In this Situation they had decided to manufacture pure coconut oil for distributing to the Public . For this they collect coconuts from northern side of Kerala and processed the copra by using Expeller for making pure coconut oil . The people accept the quality of their oil and it make Wide scope for our business

At the beginning they face many challenges Because they have no land and building for manufacturing the oil. But Now they have own land and building with 7 DRYER, Expeller and related machineries. They have expect a great exponential in this business. It is because of the quality of our product if you look at the market we know the demand of our product is increasing day by day. They are getting lot of enquires everyday. We will try to utilize this opportunities maximum. Already they export coconut oil to America, Newzland and U K .Their future plan is to increase the export business and spread it to another countries .

Overall They had Strictly follow all rules and market only after quality testing in lab 100% unaltered coconut oil is what sets our brand. The secret of success is the quality. No dry copra is procured but fresh coconuts are procured from Kozhikode and Malappuram districts and dried in electrical dryers.



“Pioneering Pathways: India’s landmark success in Coconut milk powder production”

Shriram Coconut Products Ltd., was incorporated in 1994 for manufacturing Spray Dried Coconut Milk Powder for the first time in India. Globally the first ever plant was set up in 1980 in Sri Lanka and another unit in the Philippines. Thereafter three more plants had taken up the production of Coconut Milk powder in Malaysia in 1990s. The plant is a masterpiece of innovation.

The journey began with a vision - a vision that saw the immense potential of coconuts beyond their traditional use. The promoter of this pioneering plant, Shri P.M.K. Rajendran foresaw a future where coconut milk could be transformed into a convenient and versatile powder, catering to the demands of modern cooking, health-conscious consumers, and food industries.



Rajendran, a Mechanical Engineer graduate was involved in producing desiccated coconut and other coconut products for more than two decades. It utilizes state-of-the-art equipment and technology to process fresh coconut milk into a fine, easily soluble powder while retaining the natural flavor and nutritional benefits of coconuts. The project was implemented in 1998 with ultra modern equipments, housed in an appropriately designed spacious layout. The plant has been further modernized with the technology of Central Food Technological Research Institute, Mysore and Coconut Development Board, Kochi with a total investment of Rs.900 lacs (US\$ 2.1 Million) at Batlagundu, near Madurai city in South India, where coconuts are available in abundance. Technology Development Board, Under Ministry of Science and Technology, Govt. of India, Industrial Development Bank of India, the largest industrial development bank of the country and State Bank of India, the largest commercial bank of the country have all funded the project. The methods employed are not only cutting-edge but



also environmentally responsible, aligning with India's sustainability goals. The products are named with brand name "PALMO"

Well matured handpicked tasteful Indian coconuts are used for the processing. The shells and parings are removed and the white meat is sterilized and milled for the extraction milk. Thus obtained milk is pasteurized, standardized, homogenized, spray dried and packed to the market requirements. The entire process is carried out in the state of the art plant under strict hygienic conditions. The residue after the extraction of milk is converted into Low Fat Desiccated Coconut.

Quality control is adhered at every stage of processing, commencing from the selection of coconuts. A series of physical, chemical and microbiological tests are carried out on the products to meet the international standards. SCPL has set up a team of trained food technologies to apply stringent control over the quality of its products with all updation of processing technology. Human contact is minimized by mechanizing to the maximum.

As the product was introduced in India as a novel product, the promoters took all the pains to educate and propaganda



the benefits and the convenience of the product to the consumers and established a clientele gradually in the country. The plant's product has swiftly become a sought-after ingredient, not only in households but also in the food and beverage industry. It caters to diverse consumer needs, from adding rich flavor to curries to enhancing the creaminess of desserts and beverages. The versatility of Coconut Milk Powder is revolutionizing Indian kitchens and beyond. 'PALMO' is already being used by confectionery, bakery, biscuit and ice cream industries world wide for enhancing flavor and taste. The direct consumers have wide range of usage of Palmo in their culinary and dessert applications. Drinks like Pinacolada and many other beverages are made of Palmo.

Shriram Coconut Product

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The journey was not without its share of challenges. As the raw material component is very expensive in India as compared with other coconut growing countries, the unit struggled a lot to compete in the overseas market, anyhow as it had realized better margins is its byproducts sale in the domestic markets, it was able to compete in the overseas markets also and established its brand in the Middle East, USA, Australia, and Europe.

With the increase in the demand, it had expanded its activities with a second line of spray drier in 2020 with the financial assistance under TMOC of Coconut Development Board.

The unit has recently taken up further modernization and upgradation and the works are going on. Once the raw material prices are contained at par with other coconut growing countries, the productivity can well be improved. All the process effluents are well treated in a modern treatment plant and better environment is maintained at the processing premises.

As the first Coconut Milk Powder manufacturing plant Shiram in India stands as a symbol of accomplishment. The story of Shiram Coconut Products Ltd, India's first Coconut Milk Powder manufacturing plant is a reminder that vision, innovation, and perseverance can lead to groundbreaking achievements. It's not just a success story; it's an inspiration for others to explore untapped potential and reimagine the future of food processing.



Make
**Coconut Milk
and Milk powder**

a part of your daily diet

Vegan alternative
to dairy milk
Suited for
lactose intolerant
people

**Use coconut milk and milk powder regularly.
It enhances the taste of your daily diet and
cooking is no more dreary.**



अधिक जानकारी के लिए बोर्ड की वेबसाइट देखें: www.coconutboard.gov.in

नारियल विकास बोर्ड

(कृषि एवं किसान कल्याण मंत्रालय, भारत सरकार)
कोची, केरल, फोन: 0484-2377266, 67



For more details, visit Board's website: www.coconutboard.gov.in

Coconut Development Board

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Virgin Coconut oil for All ages

Consuming
Virgin Coconut oil
in nominal quantity
makes your body
fit & healthy

Helps to protect your
body from skin ailments

- Keeps skin soft and supple •
- Retains moisture •
- Anti microbial •
- with anti ageing property •



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(MINISTRY OF AGRICULTURE & FARMERS WELFARE,
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Enroll under **KERA SURAKSHA INSURANCE** of CDB

An initiative by Coconut Development Board in association with
M/s New India Assurance Company Limited

**Accidental insurance coverage for coconut tree
climbers/Harvesters/Neera Technicians**

**Sum assured
Rs. 5 Lakhs
for a nominal
annual premium of
Rs. 94/-**

Coverage for

- Death
- Disability
- Hospitalisation charges upto 1 Lakh
- Unemployment due to accidents

Who can Enroll???

Anyone who does
coconut tree
climbing/harvesting /
Neera Technicians
as occupation

Age 18-65

Forms available in CDB
website:

www.coconutboard.gov.in

**Plan Ahead..
Be Secure & Safe**

For More Details..
Contact:

044 2366 2684

www.coconutboard.gov.in

Coconut Development Board, Kochi

नारियल विकास बोर्ड

(कृषि एवं किसान कल्याण मंत्रालय, भारत सरकार)
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Discover the goodness of coconut

Avail Financial Assistance



For Setting up of Coconut based Industries under Technology Mission on Coconut

Financial assistance @ 25% of the project cost limited to Rs.50 lakh for entrepreneurs and 33.3% of the project cost limited to Rs. 50 lakh per project for SC/ST Women entrepreneurs for establishment of coconut processing units.

Prospective entrepreneurs/ NGOs/ Co-operatives/ FPOs/ Individuals are eligible for financial assistance.

Coconut based value added products viz desiccated coconut powder, flavored coconut milk (ready to drink), tender coconut water, coconut milk powder, virgin coconut oil, coconut milk, neera, coconut shell based powder, charcoal and activated carbon etc will be considered for granting financial assistance.



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नारियल विकास बोर्ड
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