



GENDER Impact
Platform



WOMEN AT THE HELM

Navigating the Digital Landscape of Agriculture



13

Coconut Magic: From Homemaker to Entrepreneur

"There is a butterfly inside everybody which is waiting to spread its wings and fly. We just need to come out of the cocoon of self-doubt and insecurities, seize the opportunities and fly high."

Sumila Jayaraj
Founder
Greenaura International
www.greennutinternational.com

Ditty Maria Dominic and Bhuvana N recently interacted with Sumila Jayaraj, to understand how she grew her coconut-based enterprise from a small home-based unit to a well-established firm. In this interview, she narrates her inspiring entrepreneurial journey.

Greenaura International is an integrated coconut processing unit in Thrissur, Kerala, founded by Sumila Jayaraj in 2012. The mission of the enterprise is to develop and produce value-added products from coconut, support local coconut farmers, and make the goodness of coconut available to the whole world.

Can you walk us through your life before you became an entrepreneur?

I am from a small town called Chavakkad in Thrissur district of Kerala. After my post-graduation in literature, I got married and moved to Mumbai as my husband was working there. Soon I became the mother of twins and got very busy as a full-time homemaker. After six years I shifted back to Kerala as my husband had to move abroad for a job. I had enough time on my hands as my kids were going to school and my husband could visit Kerala only once a year. So, to keep myself engaged I joined as an Assistant Manager in a newly-started virgin coconut oil manufacturing company near my home, which was affiliated to the Coconut Development Board. I worked there for three years and when I look back, I see that it is this job experience that laid the foundation of my later entrepreneurial journey.

Please tell us briefly about your journey from Assistant Manager to entrepreneur.

During my job as Assistant Manager, the company got a lot of enquiries about virgin coconut oil and I used to be the





one to attend calls from customers around the world, as I was proficient in both English and Hindi. This is when I realised the qualities of virgin coconut oil and I started learning about this product and got passionate about the project. One day we got a call from London and I could crack an export order with that client. This really motivated me as it was the company's first export order and despite it being my first job I could crack it.

After a while we got our next export order from the USA and the customer was a Keralite. While explaining to him about our product I was going by the usual line of 'how good a moisturiser virgin coconut oil is' and its benefits. Then he told me if you want to get more customers you have to do a documentary with genuine testimonials from customers. He made me understand that the product will then speak for itself rather than me pontificating about the product. So, in search of a testimonial I found a doctor – an oncologist – who purchased virgin coconut oil regularly from us and I asked him how he used the oil and requested for a testimonial from him. In his testimonial he said that he was doing research at the Regional Cancer Centre, Thiruvananthapuram, on 72 children

who were cancer patients. After chemotherapy these children would get painful ulcers in their mouth, but there was one exception, one kid who didn't have any ulcers. On enquiring with the child's mother, he came to know that she was applying virgin coconut oil inside the child's mouth which was preventing the ulcers. So, as an experiment, the doctor started applying our virgin coconut oil to 10 more children, and as testified by him all the kids who got the virgin coconut oil treatment did not get mouth ulcers.

This testimonial really surprised me and ignited a passion inside me. Later I got many testimonials which really motivated me. I was really enjoying my work then but later I decided to leave the company and start my own unit. Initially I started a proprietorship in the name of Greennut International; later in 2022, Greennut International was reconstituted as Greenaura International with Greennut as its brand name.

How were the initial days of starting your own enterprise?

In 2012, I started my own manufacturing unit right in my home premises. It was a small unit with two women helping me and a driver

who took care of distribution. It was a tough time back then and many a time I had to drive myself for distribution, when the driver was not available. In 2013, the Assistant Manager of a well-trusted co-operative company of Kerala visited our unit and impressed by the quality of our products, gave a huge order to resell it under their brand name. This motivated me and from then on, slowly we started getting orders. Later I shifted to a leased-in unit and

started manufacturing desiccated coconut powder also, along with virgin coconut oil. In 2021 I bought land and started my own unit. Now we have eight coconut-based products viz., coconut milk, cold pressed extra virgin oil, desiccated coconut powder, coconut chutney, coconut water vinegar, hair cream, low fat desiccated coconut, coconut pickle; and three products are in the pipeline as we have to get license for those.



Product portfolio of Greenaura International

How did you gain the technical know-how and financial capacity for establishing your manufacturing unit?

The basic technical knowledge came from my own experience and trainings I received during my first job in the virgin oil manufacturing company. Thereafter I got training from CSIR-Central Food Technology Research Institute (CFTRI), Mysuru, on processing of virgin coconut oil and they transferred the technology. I have undergone training from the Coconut Development Board on manufacturing of coconut water vinegar as well.

My enterprise is a 1.8 crore project. Initially, for setting up the unit at my home premises I had got a 30 percent subsidy on the overall establishment cost from the District Industries Centre (DIC). I got 70 lakhs term loan and 20 lakhs working capital from SBI under the Stand Up India Scheme for purchasing the machines. I also got financial support from Agriculture Infrastructure Fund Scheme. Currently I have 13 permanent staff working with me, of which eight are women. We have a quality control lab in our unit, where we check the quality parameters of our products regularly. We got food safety certificate and ISO HACCP certificate as well.



Certificates received by Greenaura International

How do you source the raw materials?

Coconuts from the coastal belts of Kerala are world renowned for its quality. The coconuts in my locality are known for the high oil content, and its dense and tasty flesh. So, I procure coconuts for my unit locally from around 25 farmers for a price higher than the market price by 1-2 rupees. Ten thousand nuts per day is our capacity, but currently we are using only 60 percent of the capacity. Chavakkad being a coastal district, coconut is a major agricultural produce of the region, and we have a surplus supply of good quality coconuts.

How do you market the products? Are you doing digital marketing?

Initially I only focused on the domestic market. I used to distribute my products to retail shops, supermarket chains, etc. But in India,

especially in Kerala, it is very difficult to market my products as the people are not aware of the goodness of virgin coconut oil and allied products. But in other countries there is greater awareness and hence our products have more demand in the export market. In 2016 we started exporting our products and till now we have exported to UK, New Zealand, Malaysia, Singapore, etc. Currently we are exporting only to the US. Around 50 percent of our products is exported and the main products that we export are coconut milk, extra virgin coconut oil, coconut water vinegar, and desiccated coconut. We have Kosher Passover certification for exporting. Other than this, we put up stalls at exhibitions and trade fairs which help us to grow our customer base and gain more popularity.



Exposure visit organized by ATMA to the Processing Unit of Greenaura International

Yes, we are doing digital marketing as well. I got my first export order from IndiaMART in 2016. I can say that digital marketing offers greater opportunity to reach out to many more customers, especially in far off places, and it has enhanced the visibility of our products. Many queries come from customers pan India and abroad on how they can purchase my products. Hence, I decided to get into digital marketing. Currently we are marketing through e-commerce websites like IndiaMART and Amazon. We also get orders through WhatsApp.

Do you think digital platforms are helping your enterprise?

Yes, certainly. In my view any enterprise can succeed in today's competitive world only if they showcase their products and their work in the digital world. Digital platforms open great opportunities but it also pose several challenges. While these platforms help us to scale up and expand our enterprise, it also exposes our lack of capacity to cater to big orders. However, even if an enterprise is having high quality products, if they are not able to take up on their digital foot print it is impossible to expand their customer base and scale up; so digital marketing is absolutely necessary.

I was in a way lucky to be well-acquainted with website management through my first job, before even starting my own enterprise. So, I had developed website for my company in

2013 itself. In 2022 a few YouTube channels had interviewed me and documented my work, and it was only then that I really became aware of the power of digital tools. A few of the videos got lakhs of views and I got calls from people around the world who had watched them. It astonished me when my products – from this small town in Kerala – got the attention of people from countries like Ghana. So currently I am focussing on being more active on social media platforms like Instagram, Facebook, etc., which I believe can get us more customers.

What challenges did you face as a woman entrepreneur?

I will not say being a woman in particular posed any challenge, rather, I faced challenges that most entrepreneurs, man or woman, would face. The initial challenge I faced was in getting a loan from banks. I had to wait for almost one year to get my loan sanctioned. Other than that, I would say low awareness among people about the quality and importance of virgin coconut oil and other products was a major challenge that makes domestic marketing difficult. Also, there is generally an erroneous belief in society that small enterprises like mine are making huge profits and we are corporates. To an extent this creates some political challenges. As for any other entrepreneur, COVID pandemic time was challenging for me too. At that time, I had to shut down the leased manufacturing unit. But I was not disheartened; instead, I planned on



Workers engaged in processing and packaging

establishing my own unit once the pandemic was over and in 2021, I successfully started my own unit.

What are your specific achievements?

I consider impacting farmer's lives and supporting around 50 families who are indirectly involved with the activities of the unit my greatest achievements. Other than that, I have got several awards for my work.



Recognition of Greenaura International's efforts by the Kerala Agricultural University and Thrissur Management Association

My work was recognised by the Kerala Agricultural University on Women's Day 2018, and recently by DIC. I have been invited as a resource person for various webinars and trainings on entrepreneurship development as well as coconut processing. I have been featured in popular magazines and journals such as Karshakasree, Indian Coconut Journal and Sambadhyam. In a nutshell, I scaled up my enterprise from a small shed at my home to a one crore turnover enterprise through my hard work and persistence.

What are your future plans?

More than a business, this enterprise is my passion. I believe in the quality of the products and that keeps me motivated to scale. Hence my plan is to fully explore the value addition aspects of coconut and develop around 100 products from it. I am planning to establish an R&D lab for developing diverse coconut products which are ready to cook and ready to eat.

Recently I was awarded 'The Best Entrepreneur Award' by the Kerala Gazetted Officers Association and 'The Best Enterprise in Food Processing Award' by Hues of Life magazine. In 2022, I received METRO MSME 'Best Enterprise in Manufacturing Award' from Kerala State Industrial Development Corporation (KSIDC). In March 2022, I got 'Best Woman Managed Enterprise Award' from the Thrissur Management Association (TMA).

What is your advice to aspiring entrepreneurs?

Hard work is the crucial factor behind the success of any enterprise, without hard work nothing can be built. Aspiring entrepreneurs should always remember that 'slow and steady wins the race'. Any enterprise will take time to flourish, and entrepreneurs must hold on to patience and persistence always.

I have a few words for those entrepreneurs who are aspiring to take up coconut processing enterprises. There is high potential for coconut-based enterprises, but we should think beyond the usual product chain of coconut: copra, oil and coconut oilcake.

There is scope for more value addition and people should come up with more innovation in this sector. Entrepreneurship in the coconut sector is not only a revenue making opportunity but also a viable option to support coconut farmers in the country.

I also have a small message to customers. The only two things that get easily digested by infants are breast milk and virgin coconut oil. Breast milk is rich in mono-lauric acid and there is 47-50 percent of this lauric acid in our virgin coconut oil as well. So, it is one of the safest and most nutritious products. Also, coconut-based products in general, and virgin

coconut oil in particular, are treasure troves of vitamins, healthy fats and antioxidants. Simple steps like using virgin coconut oil as moisturiser rather than chemicals can yield better results. It is high time that we embrace our roots and adopt the use of coconut-based products over chemicals.



Interacting with participants of Agripreneurship Orientation Programme conducted by RKVY-RAFTAAR Agri Business Incubator, Kerala Agricultural University