





PMFME SUCCESS STORIES HPRSRLM

HIMACHAL PRADESH STATE RURAL IVELIHOOD MISSION



Page 1 of 17



Beneficiary Prem Lata from Laxmi SHG



"A positive mind brings positive things"

Mrs. Prem Lata belongs to a very poverty-stricken rustic household, residing in the beautiful sub tropical village of Panjgain, district Bilaspur surrounded by shiwaliks on all the four directions. Mrs. Prem lata learned making the local Bilaspuri delicacies from her grandmother, her Bilaspuri delicacies like Sheera and Nutri were so famous locally that many villagers ordered them specially for the local festivities. She always wanted to start a small food processing business that would help her in meeting the demands of her family and alleviate her financial status. The earnings she earned till date were just hand to mouth for her family and there was no sufficient savings. Mrs. Prem Lata came to know about the Self Help Groups program under NRLM from her block office and she joined Laxmi SHG with the assistance of the block representatives. The Block representatives helped her in marketing her local Bilaspuri delicacies at the block level through weekly HIMIRA markets and other local fairs, but still her production capacity was small scale. In FY 2021-22 the block staff made Mrs Prem Lata aware about the benefits and financial assistance provided under the PMFME scheme and it helped her to buy new equipments for her small food processing business and helped increased her production three times. Her annual income was increased three times after getting aid under the PMFME scheme.

Name of the Enterprise	Laxmi Enterprise
Name of the Entrepreneur	Mrs. Prem Lata
Location of the Enterprise	V.P.O Panjgain, Tehsil Bilaspur Sadar, District Bilaspur, (H.P.)-174012
Date of Establishment	01-09-2007
Ideas to start Enterprise	The idea to sell the food processing products locally was conceptualised by Mrs. Prem Lata herself with the help of block staff who helped her become a part of Laxmi SHG and sell her products in the local HIMIRA markets and local fairs.
Challenges faces in starting the Enterprise	In earlier stages Mrs. Prem Lata had scarcity of funds and did not have my machinery for bulk production and packaging material for the products. Due to which it was difficult and time consuming for her to make these products.
Product developed by the Enterprise	Local Made Haldi (Turmeric Powder), Sheera (wheat Based Product), Jamun Powder, Coriander (Dry & Powdered Form), Local Nutri (Mah Vadi , Mungi Vadi, Sepu Vadi)
Marketing channels (regions where product are being sold)	Near Panjgain, Him Ira Weekly market ,Him Ira Permanent shop and Fair Etc.
Use of Social Media/ e-commerce platforms (if any)	No
State	Himachal Pradesh
District	Bilaspur
ODOP/ Non-ODOP	Non-ODOP

Page 2 of 17



Beneficiary Prem Lata from Laxmi SHG



Location of the Unit **VPO** Panjgain Size of unit Loan received on 13-02-2023 **Amount Received** 40,000/-**FSSAI** License/ Registration No. Applied FSSAi License (Soft copy) No Financial turnover of the Enterprise/SHG for FY 3,20,000/-2022-23 Loan/Seed Capital amount received 40,000/-Machinery purchased (if any) **Grinding Machine** In-depth detail of how the purchased machinery is It helps to reduce the time of grinding the Raw helpful in food processing? material and helps to increase the quantity and quality of product in less time. Training received under the Scheme (if any): Yes Any other way in which the Seed Capital Amount is No being utilized by the SHG/additional: **Future Vision of the Enterprise** Focusing on Quality and Packaging of **Products** which helps her to sell her products out side district and state also.



Beneficiary Prem Lata from Laxmi SHG





Page 4 of 17



Beneficiary Rita Devi from Astha SHG

HIMACHAL PRADESH STATE RURAL IVELIHOOD MISSION

"Nothing succeeds like success"

Bhandarka is a small village located in the loveliest valley of Himachal in Chamba along the banks of the Ravi river. The area is blessed with luscious greenery and Himalayan scenic beauty at its peak. Most of the villagers earn their livelihood through agriculture and mulching of the cattle practices. With the gradual expansion of the Chamba city, the nearby panchayats are also rapidly urbanising and as a result the consumer behaviour of the local residents is changing and there is a rapid increase in the demand for the local products like Chamba Chukh and pickle items. Belonging to a poor household in from an agricultural family of Bhandarka village, Smt. Rita Devi earned extra economic profit by selling Chamba chukh and pickles to the families in the Chamba city. However, initially she started it alone with a few limited means and her returns were not sufficient to expand the operations. Due to the paucity of funds she was unable to purchase the raw material, packaging material and basic tools required for making the food processing items. With the help and support of HPSRLM, Rita Devi formed Aastha Self Help Group in 2014. She received training under HPSRLM to enhance her skills to make food processing items i.e. Chamba Chukh and Pickles. After this, she got to know about the PMFME scheme and got an amount of Rs.40,000/- as seed capital. Now she purchased, Jars, Oven and Grinder.

Name of the Enterprise	Astha
Name of the Entrepreneur	Mrs. Rita Devi
Location of the Enterprise	Village Bhandarka, P.O. Sarol, District Chamba, H.P 176310
Date of Establishment	01-04-2021
Ideas to start Enterprise	The idea to sell the food processing products locally was conceptualised by Mrs. Rita Devi herself with the help of HPSRLM she was able to expand and grow her business.
Challenges faces in starting the Enterprise	Rita Devi lacked financial and technical support to convert the production of Chamba Chukh and Pickles into a full-fledged profitable business.
Product developed by the Enterprise	Products developed by the Enterprise Chamba Chukh &Pickle
Marketing channels (regions where product are being sold)	all over state
Use of Social Media/ e-commerce platforms (if any)	Facebook, WhatsApp and Instagram
State	Himachal Pradesh
District	Chamba
ODOP/ Non-ODOP	Non-ODOP

Page 5 of 17



Beneficiary Rita Devi from Astha SHG



Location of the Unit	Chamba
Size of unit	-
Loan received on	21-08-2021
Amount Received	40,000/-
FSSAI License/ Registration No.	20919002001311
FSSAi License (Soft copy)	Yes
Financial turnover of the Enterprise/SHG for FY 2022-23	3,45,000/-
Loan/Seed Capital amount received	40,000/-
Machinery purchased (if any)	Grinding Machine
In-depth detail of how the purchased machinery is helpful in food processing?	It helps to reduce the time of grinding the Raw material and helps to increase the quantity and quality of product in less time.
Training received under the Scheme (if any):	Yes
Any other way in which the Seed Capital Amount is being utilized by the SHG/additional:	Νο
Future Vision of the Enterprise	Focusing on Quality and Packaging of Products which helps her to sell her products out side district and state also.



Beneficiary Rita Devi from Astha SHG



<image>

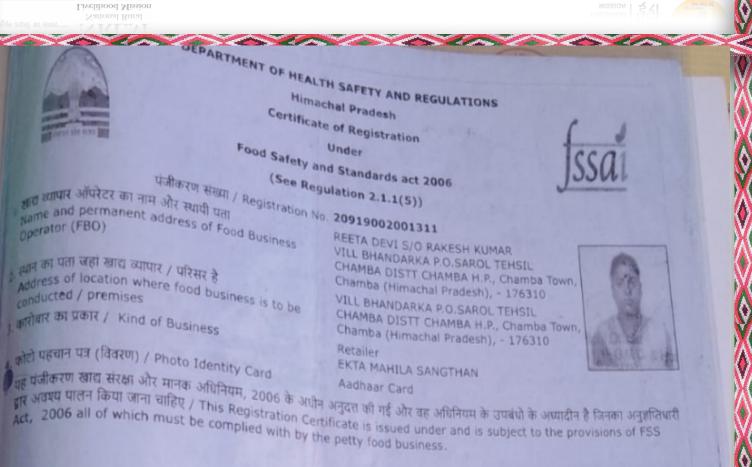






Beneficiary Rita Devi from Astha SHG





ह्यान / Place :	Chamba
हनांक / Date :	01/10/2019
डेपता अवधि /	
period of Validity	30/09/2024

Assistant Garminananandra Engel Salety da Stamp and unducesing wither ty Charolianity विधिमान्यता और नवीनीकरण / Validation And Renewal District Chamba (H.P.) Pin -176310

Registration Ocertificate/Renewal Date	Period of Validity/Renewal	Registration Fee Paid (In Rs.)	Items of food Manufactured handled	Signature of Registering Authority
01/10/2019	5 Year(s)	500	Please refer to annexure for details.	-

Disclaimer : 1 - This Registration Certificate is only to commence or carry on the food businesses and not for any other purpose.



PRADESH

RURAL

Beneficiary Komal Devi from Saraswati SHG

"There is no substitute for hard work"

Komal Devi was searching for avenues where she could seek financial support in order to meet the working capital requirement for her Namkeen & Snacks making enterprise and purchase small tools for food processing. Through SRLM she came to know about the Seed Capital support being provided to Self Help Group members under the PM Formalisation of Micro food processing Enterprises (PMFME) Scheme for working capital and purchase of small tools. With the support of block, she received a Seed Capital amount of Rs. 40,000 under the PMFME Scheme. With the amount, she purchased Milling machine (Atta Chhakki) with the working capital of Rs.40,000. After the installation of the machinery, the per day production capacity of the enterprise has increased from 150 (Pkt) to 250 (Pkt). The increase witnessed in the production capacity has also resulted in an increment in the daily profit generation of the enterprise from Rs.7500 to Rs. 12500 The Seed Capital amount is also being utilised by Komal Devi to meet the working capital requirement of the Saraswati SHG Namkeen & Snacks making enterprise. The products are being marketed via Him-Ira shops, retail outlets, Saras Mela, various exhibitions, also through local market in Himachal and other states.

Name of the Enterprise	Saraswati
Name of the Entrepreneur	Mrs. Komal Devi
Location of the Enterprise	Village Bhattanwali, GP Bhattanwali, Block Poanta Sahib, District Sirmaur, State- Himachal Pradesh
Date of Establishment	01-12-2021
Ideas to start Enterprise	The idea to sell the food processing products locally was conceptualised by Mrs. komal devi herself with the help of HPSRLM she was able to expand and grow her business.
Challenges faces in starting the Enterprise	Komal Devi lacked financial and technical support to convert the production of namkeen and snacks to a full-fledged profitable business.
Product developed by the Enterprise	Products developed by the Enterprise Namkeens and Snacks
Marketing channels (regions where product are being sold)	all over state
Use of Social Media/ e-commerce platforms (if any)	Facebook, WhatsApp and Instagram
State	Himachal Pradesh
District	Sirmaur
ODOP/ Non-ODOP	Non-ODOP

Page 9 of 17



Beneficiary Komal Devi from Saraswati SHG



Location of the Unit Sirmaur Size of unit Loan received on 21-08-2021 Amount Received 40.000/-**FSSAI** License/ Registration No. Yes FSSAi License (Soft copy) _ Financial turnover of the Enterprise/SHG for FY 3,75,000/-2022-23 Loan/Seed Capital amount received 40,000/-Machinery purchased (if any) **Grinding Machine** In-depth detail of how the purchased machinery is It helps to reduce the time of grinding the Raw helpful in food processing? material and helps to increase the quantity and quality of product in less time. Training received under the Scheme (if any): Yes Any other way in which the Seed Capital Amount is No being utilized by the SHG/additional: **Future Vision of the Enterprise** Focusing on Quality and Packaging of Products which helps her to sell her products out side district and state also.

Page 10 of 17





HIMACHAL PRADESH STATE RURAL

Beneficiary Ranjana Devi from Ekta SHG

Great things come from hard and perseverance"

Nestled in the lap of the Himalayas, at an altitude of 2246 m, Mashobra is a quaint little hill retreat located in the Shimla district of Himachal Pradesh. Bestowed with an alluring beauty peppered with gurgling streams, captivating fruit orchards and lush oak forests, it counts amongst the most idyllic destinations to spend some peaceful time soaking in the tranquil environs of Mother Nature. Being a resident of Mashobra Ranjana Devi was always interested in starting a confectionary of her own. The demand of the confectionary products in the neighbouring areas of Mashobra and Shimla due to the inflow of lot of tourists in the area, but Rajana Devi did not have enough working capital to start her business. Mrs. Prem Lata came to know about the Self Help Groups program under NRLM from her block office and she joined Ekta SHG with the assistance of the block representatives and helped her sell her bakery products in the HIMIRA weekly markets and local fairs in Mashobra. In FY 2021-22 the block staff made Mrs Prem Lata aware about the benefits and financial assistance provided under the PMFME scheme and it helped her to buy new equipments for her small food processing business and helped increased her production four times. Her annual income was increased four times after getting aid under the PMFME scheme.

Name of the Enterprise	Ekta
Name of the Entrepreneur	Ranjana Devi
Location of the Enterprise	Mashobra, Shimla, H.P.
Date of Establishment	01-07-2021
Ideas to start Enterprise	The idea to sell the food processing products locally was conceptualised by Mrs. Ranjana devi herself with the help of HPSRLM she was able to expand and grow her business.
Challenges faces in starting the Enterprise	Ranjana Devi lacked financial and technical support to convert the production of bakery products to a full-fledged profitable business.
Product developed by the Enterprise	Cake, Pastry, Cookies, Donut, Chocolate,
Marketing channels (regions where product are being sold)	all over state
Use of Social Media/ e-commerce platforms (if any)	Facebook, WhatsApp and Instagram
State	Himachal Pradesh
District	Shimla
ODOP/ Non-ODOP	Non-ODOP

Page 12 of 17



SUCCESS STORIES

Beneficiary Ranjana Devi from Ekta SHG



Location of the Unit	Shimla	
Size of unit	-	
Loan received on	21-08-2021	
Amount Received	40,000/-	
FSSAI License/ Registration No.	Yes	
FSSAi License (Soft copy)	20922009000124	
Financial turnover of the Enterprise/SHG for FY 2022-23	4,50,000/-	
Loan/Seed Capital amount received	40,000/-	
Machinery purchased (if any)	Refrigerator and Oven	
In-depth detail of how the purchased machinery is helpful in food processing?	Helps in the baking process	
Training received under the Scheme (if any):	Yes	
Any other way in which the Seed Capital Amount is being utilized by the SHG/additional:	Νο	
Future Vision of the Enterprise	to open a confectionary shop	



Beneficiary Ranjana Devi from Ekta SHG











Registration Certificate Government of Himachal Pradesh Department Of Health Safety and Regulations Food Safety and Standards Authority of India Registration Certificate under FSS Act, 2006

पंजीकरण संख्या / Registration Number: 20922009000124

- 1. Name and permanent address of Food Business Operator (FBO) / खाद्य व्यापार ऑपरेटर का नाम और स्थायी पता:
- 2. Address of location where food business is to be conducted / premises / स्थान का पता जहां खाद्य व्यापार / परिसर है:
- Kind of Business / कारोबार का प्रकार: 3.
- 4. Photo Identity Card / फोटो पहचान पत्र(विवरण) :







Himachal Pradesh - 171003 Retailer

N/A



Mashobra, Shimla, Himachal Pradesh-171003



PRADESH

RURAL

Beneficiary Radha Devi from Anshika SHG

Radha Devi was searching for avenues where she could seek financial support in order to meet the working capital requirement of her Pickle making enterprise and purchase small tools for food processing. Through SRLM she came to know about the Seed Capital support being provided to Self Help Group members under the PM Formalisation of Micro food processing Enterprises (PMFME) Scheme for working capital and purchase of small tools. With the support of block, she received a Seed Capital amount of Rs. 40,000 under the PMFME Scheme. With the amount, she purchased Pickle Box Packing machine with the working capital of Rs.40,000. After the installation of the machinery, the per day production capacity of the enterprise has increased from 100 (kg/l) to 180 (kg/l). The increase witnessed in the production capacity has also resulted in an increment in the daily profit generation of the enterprise from Rs. 8000 to Rs. 10000. The Seed Capital amount is also being utilised by Radha Devi to meet the working capital requirement of the Anshika SHG Pickle making enterprise. The products are being marketed via Him-Ira shops, retail outlets, Saras Mela, various exhibitions, also through local market in Himachal and other states.

Name of the Enterprise	Anshika
Name of the Entrepreneur	Radha Devi
Location of the Enterprise	Village Guruwala, GP Guruwala Singhpura, block Poanta Sahib, District Sirmaur, Himachal Pradesh
Date of Establishment	01-12-2016
Ideas to start Enterprise	The idea to sell the food processing products locally was conceptualised by Mrs. Radha devi herself with the help of HPSRLM she was able to expand and grow her business.
Challenges faces in starting the Enterprise	Ranjana Devi lacked financial and technical support to convert the production of bakery pickles to a full- fledged profitable business.
Product developed by the Enterprise	pickles
Marketing channels (regions where product are being sold)	all over state
Use of Social Media/ e-commerce platforms (if any)	Facebook, WhatsApp and Instagram
State	Himachal Pradesh
District	Sirmaur
ODOP/ Non-ODOP	Non-ODOP

Page 15 of 17



Beneficiary Radha Devi from Anshika SHG



Location of the Unit Sirmaur Size of unit Loan received on 21-08-2021 Amount Received 40,000/-FSSAI License/ Registration No. Yes FSSAi License (Soft copy) _ Financial turnover of the Enterprise/SHG for FY 3,20,000/-2022-23 Loan/Seed Capital amount received 40,000/-Machinery purchased (if any) Pickle box packaging machines In-depth detail of how the purchased machinery is Helps in the pickle packaging process helpful in food processing? Training received under the Scheme (if any): Yes Any other way in which the Seed Capital Amount is No being utilized by the SHG/additional: **Future Vision of the Enterprise** to open a pickle shop

Page 16 of 17



Beneficiary Radha Devi from Anshika SHG



Ŷ







