





HIMACHAL PRADESH STATE LIVELIHOOD MISSION

SUCCESS STORIES OF

PMFME BENEFICIARIES HIM IRA



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GAURI MAA



Junga is a small village nestled in a dense pine forest surrounded by waterfalls and greenery. Most of the villagers earn their livelihood through agriculture and milching of cattle is a very common activity practised in Maheshu village. With gradual expansion of the Shimla city, the capital suburbs are also rapidly urbanising and as a result the consumer behaviour is changing with increased dependency on market products for dairy items. However, due to the demand and supply mismatch, the local demand is fulfilled by packaged dairy products from Punjab. Consequently, there is a lot of untapped potential that can be utilised in this sector.

Belonging to a poor family in an agrarian household in Junga, Mrs. Reena Devi earned extra monetary gains by selling milk to suburban households. However, she was owning only one cow and her returns were not enough to scale up the operations. In addition to lack of funding, she lacked training to manage and expand her business.

She was made aware about the NRLM scheme through outreach efforts of HPSRLM. With assistance and aid of NRLM, Reena Devi joined the Gauri Maa Self-Help Group in 2019. She received extensive knowledge session under PMFME scheme and other HPSRLM trainings for upscaling her skills in dairy farming to become financially independent and boost her confidence to market her organic dairy products to the retailers in the Shimla suburbs. Funding worth Rs. 40,000/- was granted to her for upscaling and mechanising her dairy processes. As a result, she is now a true example of a real life protagonist, who set an escalating example of willpower and courage to her fellow women colleagues in SHG.

Name of the Enterprise	Gauri Maa
Name of the Entrepreneur	Mrs. Reena Devi
Location of the Enterprise	Village Maheshu, PO Junga, District Shimla, H.P171218
Block	Mashobra
Date of establishment of Enterprise	4-08-2019
Idea to start the Enterprise	The idea to start the enterprise was conceptualised by Mrs. Reena Devi herself, who was motivated and supported by HPSRLM outreach team.
Challenges faced in starting the Enterprise	Neelam Devi was lacking financial and technical support to upscale her dairy activity into a full-fledged profitable business.
Products developed by the Enterprise	Milk, Ghee and Paneer
Marketing Channels (regions where products are being sold)	Junga

Use of Social Media/ e-commerce platforms (if any)

Yes

Maheshu, Junga, <mark>Shimla, H.P.</mark>



GAURI MAA





State :		Himachal Pradesh
District :		Shimla
ODOP/Non-ODOP		Non-ODOP
Location of the Unit		Junga
Size of the Unit		-
Loan received on		21-08-2021
Amount received		Rs. 40000/-
FSSAI License/Regist	ration No.	20921009000707
FSSAI License (soft o	сору)	Yes
Financial turnover of	the Enterprise/SHG for FY 2020-21	Rs. 1,10,000/-

Loan/Seed Capital amount received	Rs. 40000/-
Date of delivery	21-08-2021
Machinery purchased (if any)	Grass and Chaff Cutter
In-depth detail of how the purchased machinery is helpful in food processing?	The grass and chaff cutter helped her in cutting the grass and chaff together which resulted in proper and adequate mixing of dry and green fodder efficiently. This also saved her time and energy and optimal utilisation of fodder, further reducing the wastage of fodder. This increased her profitability by reducing input cost.
Training received under the Scheme (if any):	Yes
Any other way in which the Seed Capital Amount is being utilised by the SHG/additional:	No
Future Vision of the Enterprise	The enterprise has planned to further mechanise the dairy farming processes and diversify the product range into packaged FMCG dairy products like butter, cheese, curd, fresh cream, milkmaid and ice cream.



GAURI MAA











Photos of the machinery/tools purchased under the PMFME Scheme and Reena Devi working with it

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" The best preparation for tomorrow is doing your best today" - H. Jackson Brown

Two years ago, Mrs. Usha Devi use to live in a Kutcha house with her family, her husband was the sole bread earner in the family. The family demands were not met by the meagre earnings of his husband, so Usha Devi decided to become a dynamic part of NRLM by joining SHIV SHAKTI SHG actively in her Village Jaroh. The prime objective of Usha Devi was to become financially independent to meet her family's needs. Usha Devi was a pioneer in making local delicacies called 'SEPU BADIYA', fried lentil cakes. These are used locally in Himachali Dham for festive foods, especially at ceremonial occasions. The women of the SHIV SHAKTI SHG group was actively engaged in food processing works like making of Nutri, vermicelli, etc. This SHG was provided a Revolving fund of Rs 10,000 in 2017, which the group used to buy raw materials. SHG has also taken loans from the bank twice up to Rs 3.5 lakhs. Moreover, Group now has taken a loan of Rs 10 lakh under PM Mudra Yojana, from which they have bought a vermicelli-making machine. The average monthly income of the SHG was Rs 20,000 which went up to Rs 30,000 after the installation of Grinding and Vermicelli Making Machine under PMFME scheme

Name of the SHG	Shiv Parvati
Name of the Enterprise	Umesh Food Products
Name of the Entrepreneur	Mrs. Usha Devi
Location of the Enterprise	Village Jaroh, PO Bhareri, Tehsil Bhoranj, District Hamirpur, H.P.,
Block	Bhoranj
Date of establishment of Enterprise	15-July-2019
Idea to start the Enterprise	The idea of the enterprise was initially conceptualised by Usha Devi's husband, who was into the local catering business. Their efforts eventually transpired into a full- fledged entrepreneurial venture by the sincere and envisioning precept of the HP SRLM team.
Challenges faced in starting the Enterprise	The biggest challenge faced was getting the loan as the working capital for setting up the business. Initially, another challenge was mechanising the vermicelli making process. The enterprise was hesitant to compromise on the taste of the SEPU VADIYA, which were prepared authentically with traditional practises. Hence, mechanising this process was done very carefully and systematically without compromising the taste.
Products developed by the Enterprise	Sepu Vadiya, Vermicelli, Haldi and Pickle.
Marketing Channels (regions where products are being sold)	Directly to customers in Hamirpur and Solan, Wholesalers, Him Ira shop and SARAS Fairs.
Use of Social Media/ e-commerce platforms (if any)	only Whatsapp

Village Jaroh, PO Bhareri, Tehsil Bhoranj, District Hamirpur, H.P.,



SHIV SHAKTI





State :	Himachal Pradesh
District :	Hamirpur
ODOP/Non-ODOP	Non-ODOP
Size of the Unit	15*20 feet
Location of the unit	Jadoh
Loan received on	15-11-2021
Amount received	Rs. 40000/-
FSSAI License/Registration No.	20917003000140
FSSAI License (soft copy)	Yes
Financial turnover of the Enterprise/SHG for FY 2020-21	Rs. 1,20,000/-

Loan/Seed Capital amount received	Rs. 40000/-
Date of delivery	15-11-2021
Machinery purchased (if any)	Grinding and Vermicelli Machine
In-depth detail of how the purchased machinery is helpful in food processing?	The Vermicelli making machine has mechanised the process of producing the end product with minimal use of manual labour, thus reducing the time taken to produce the end product as well as cutting down the overhead costs
Training received under the Scheme (if any):	Yes
Any other way in which the Seed Capital Amount is being utilised by the SHG/additional:	Νο
Future Vision of the Enterprise	The enterprise has planned to diversify into edible packaged snacks and dried spices in the future. The snacks included are namkeens, chips, bhelpuri etc.



SHIV SHAKTI







Photos of the machinery/tools purchased under the PMFME Scheme and Usha Devi working with it







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SHIV SHAKTI





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	(See	Regulation 2.1.1(5))		
	पंजीकरण संख्या / Registrati	on No. 20917003000390		
 खाद्य व्यापार ऑपरेटर का - Name and permanent Operator (FBO) 	नाम और स्थायी पता : address of Food Business	177024	ANOH TEH - BHORANJ , Himachal Pradesh), -	
2- स्थान का पता जहां खादय द Address of location wh conducted / premises	यापार / परिसर है nere food business is to be	VILL- JAROH, P.O. H/ Bhoranj, Hamirpur (H 177024	ANOH TEH - BHORANJ , Himachal Pradesh), -	
3. कारोबार का प्रकार / Kind o	of Business	Food vending establis	shment	
4. फोटो पहचान पत्र (विवरण) /		Aadhaar Card	धिनियम के उपबंधों के अध्यादीन हे 13	
न्थान / Place : Hamirpu रेनांक / Date : 14/11/2 पता अवधि / eriod of Validity 13/11/20 Registration Certificate/Renewal Da	ur 017 022 विधिमान्यता और नर्व Period of	ोनीकरण / Validation And Ren Registration Fee Paid (In Rs.)		Signature of Registering
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			for details.	N
claimer : 1 - This Reg any other purpose.		only to commence or	carry on the food busine	sses and no



"When it comes to success, there are no shortcuts." - Bo Bennett

Rama Devi is one of the earliest beneficiaries of the PMFME scheme in Bhairi village. Bhoranj block, district Hamirpur. A housewife by profession, Rama Devi joined Jyoti SHG in 2019. Vermicelli making was her hobby, which she intended to encash into a full-time activity after coming in contact with the NRLM team. After the benefit received under the PMFME scheme, she fully mechanised the vermicelli food processing and today she is earning approximately 25000 per month after this intervention.

Name of the Enterprise	Jyoti
Name of the Entrepreneur	Mrs. Rama Devi
Location of the Enterprise	Village Bhairi, P.O. Mehal, Tehsil Bhoranj, District Hamirpur, H.P.
Block	Bhoranj
Date of establishment of Enterprise	1-06-2020
Idea to start the Enterprise	The idea of the enterprise was initially conceptualised by Rama Devi, she wanted to make her Seera making hobby into a full time profitable business. Her efforts eventually transpired into a full-fledged entrepreneurial venture by the sincere and envisioning precept of the HP SRLM team.
Challenges faced in starting the Enterprise	The biggest challenge faced was getting the loan as the working capital for setting up the business. Initially, another challenge was mechanising the vermicelli making process. This was done with the guidance and help of HPSRLM team.
Products developed by the Enterprise	Seera
Marketing Channels (regions where products are being sold)	Directly to customers in Hamirpur , Wholesalers and Him Ira shop
Use of Social Media/ e-commerce platforms (if any)	only Whatsapp

Village Bhairi, P.O. Mehal, Tehsil Bhoranj, District Hamirpur, H.P.



JYOTI





State :	Himachal Pradesh
District :	Hamirpur
ODOP/Non-ODOP	Non-ODOP
Size of the Unit	15*20 feet
Location of the unit	Bhairi
Loan received on	21-08-2021
Amount received	Rs. 40000/-
FSSAI License/Registration No.	Applied
FSSAI License (soft copy)	Νο
Financial turnover of the Enterprise/SHG for FY 2020-21	Rs. 1,40,000/-

Loan/Seed Capital amount received	Rs. 40000/-
Date of delivery	20-11-2021
Machinery purchased (if any)	Vermicelli Making Machine
In-depth detail of how the purchased machinery is helpful in food processing?	The Vermicelli making machine has mechanised the process of producing the end product with minimal use of manual labour, thus reducing the time taken to produce the end product as well as cutting down the overhead costs
Training received under the Scheme (if any):	Yes
Any other way in which the Seed Capital Amount is being utilised by the SHG/additional:	Νο
Future Vision of the Enterprise	The enterprise has planned to market the products in neighbouring districts like Una, Kangra, Bilaspur and solan.



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INFINIX AI CAMERA

Success Stories

JYOTI









Photos of the machinery/tools purchased under the PMFME Scheme and Rama Devi working with it





What would an Indian thali be, if it wasn't accompanied by a serving of achaar (pickle)? Of all the gourmet food combinations in the world, nothing can quite compare to the pairing of piping hot paranthas (aloo) would be a unanimous choice) with perfectly done, homemade pickle (mango would win hands down). The power of a pickle is most felt when a tiffin opens, either in a crowded room or an airplane. Open a jar of pickle and you end up opening a jar of memories.

For Satya Thakur, a member of Nari Shakti Sanganthan, a 2018 certified self help group in Kandhaghat, learnt the best recipes for pickles from her mothers and grandmothers. She can vouch for it. Since 2018, Satya Thakur has been dishing out a delectable line-up of pickles, chutneys, sauces and jams under her the brand name 'Thakur Pickle/ Aachar Chutney Shop'. Under the PMFME scheme she procured a gas stove and other essential utensils for upscaling her business from a home grown pickle service into a popular pickle brand 'Thakur Pickle' in Solan and Shimla district.

Name of the Enterprise	Thakur Pickle/Aachar Chutney Shop
Name of the Entrepreneur	Mrs. Satya Thakur
Location of the Enterprise	Village Dheola, P.O Dheola, Tehsil Kandaghat, District Solan, Himachal Pradesh173207
Block	Kandaghat
Date of establishment of Enterprise	1-06-2018
Idea to start the Enterprise	The idea of the enterprise was initially conceptualised by , she wanted to make her pickle making hobby into a promising popular pickle brand. Her efforts eventually transpired into a full-fledged entrepreneurial venture by the sincere and envisioning precept of the HP SRLM team.
Challenges faced in starting the Enterprise	The biggest challenge faced was getting the loan as the working capital for setting up the business.
Products developed by the Enterprise	Pickles
Marketing Channels (regions where products are being sold)	Directly to customers in Solan and Shimla district.
Use of Social Media/ e-commerce platforms (if any)	Whatsapp and Facebook

Village Dheola, P.O Dheola, Tehsil Kandaghat, District Solan, Himachal Pradesh.-173207





National Rural Livelihood Main ARI SHAKTI SANGATHAN

State :	Himachal Pradesh
District :	Shimla
ODOP/Non-ODOP	Non-ODOP
Size of the Unit	15*20 feet
Location of the unit	Kandaghat
Loan received on	21-11-2019
Amount received	Rs. 40000/-
FSSAI License/Registration No.	3091211000203
FSSAI License (soft copy)	Yes
Financial turnover of the Enterprise/SHG for FY 2020-21	Rs. 1,90,000/-

Loan/Seed Capital amount received	Rs. 40000/-
Date of delivery	20-11-2021
Machinery purchased (if any)	Gas Stove and Utensils
In-depth detail of how the purchased machinery is helpful in food processing?	The Gas Stove and Utensils have helped in faster and easier making of the pickles and chutneys. The equipment helped in making of considerable amount of pickle as per market demands.
Training received under the Scheme (if any):	Yes
Any other way in which the Seed Capital Amount is being utilised by the SHG/additional:	Νο
Future Vision of the Enterprise	The enterprise has planned to market the products in neighbouring districts like Shimla and Sirmaur.







Under present scenario, when most of us would prefer restricting our personal or business-related investments, and aim for maximising our returns on the limited investments done, stepping in for the pickle business should be a rational decision. Pickles form a traditional food item of our country which is quite popular. One can find them easily in every Indian home. Pickles are prepared by preserving different fruits and vegetables in vinegar or brine along with different spices and other ingredients. The perfect taste of the pickle depends on the correct mixing of different ingredients at the best proportion and the perfect timing for the processing. A small amount of pickle can help people relishing an entire meal actually. A pickle business - is exactly what Mrs Neelam Verma did in 2018, by joining Nahi Shakti Sangathan in, Kandhaghat block. She is first beneficiary of PMFME scheme in Solan district and is famous in Solan as "Neelam Pickles" brand, with exceptional taste, authenticity and packaging.

Name of the Enterprise	RS Food Processor
Name of the Entrepreneur	Mrs. Neelam Verma
Location of the Enterprise	Village Sanet, P.O. Mamlign, Tehsil Kandaghat, district Solan, H.P 173222
Block	Kandaghat
Date of establishment of Enterprise	1-06-2018
Idea to start the Enterprise	The idea of the enterprise was initially conceptualised by Neelam Verma , she wanted to make her pickle making hobby into a promising popular pickle brand. Her efforts eventually transpired into a full-fledged entrepreneurial venture by the sincere and envisioning precept of the HP SRLM team.
Challenges faced in starting the Enterprise	The biggest challenge faced was getting the loan as the working capital for setting up the business.
Products developed by the Enterprise	Pickles
Marketing Channels (regions where products are being sold)	Directly to customers in Solan.
Use of Social Media/ e-commerce platforms (if any)	Whatsapp and Facebook

Village Sanet, P.O. Mamlign, Tehsil Kandaghat, district Solan, H.P.- 173222





National Rural Livelihood Main ARI SHAKTI SANGATHAN

State :	Himachal Pradesh
District :	Shimla
ODOP/Non-ODOP	Non-ODOP
Size of the Unit	15*20 feet
Location of the unit	Kandaghat
Loan received on	21-11-2019
Amount received	Rs. 40000/-
FSSAI License/Registration No.	10920011000163
FSSAI License (soft copy)	Yes
Financial turnover of the Enterprise/SHG for FY 2020-21	Rs. 2,40,000/-

Loan/Seed Capital amount received	Rs. 40000/-
Date of delivery	20-11-2021
Machinery purchased (if any)	Gas Stove and Utensils
In-depth detail of how the purchased machinery is helpful in food processing?	The Gas Stove and Utensils have helped in faster and easier making of the pickles and chutneys. The equipment helped in making of considerable amount of pickle as per market demands.
Training received under the Scheme (if any):	Yes
Any other way in which the Seed Capital Amount is being utilised by the SHG/additional:	Νο
Future Vision of the Enterprise	The enterprise has planned to market the products in neighbouring districts like Shimla and Sirmaur.





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*The Application for renewal of license and above after which Rs. 100 per day will be charged up to the date of expiry. 100 per day will be charged up to the date of expiry. Sectomer-This License is only to commence or carry on food businesses and not for any other purpose.







HIMACHAL PRADESH STATE LIVELIHOOD MISSION



THANK YOU