



An Innovative and Inspiring Journey

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India requires a strong entrepreneurial ecosystem to realise the vision of becoming a developed nation by 2047. A significant section of the population possesses hidden entrepreneurial potential that needs to be identified, nurtured, and channelled as a national asset. One such entrepreneur promoted by ICAR-CPCRI is Mr. Abdul Gafoor Chalil, aged 50, hailing from Thrissur district of Kerala.

Mr. Gafoor runs GJ Enterprises – “Hammies”, located at Palappetty, Malappuram district, Kerala. He acquired technical know-how for the production of coconut chips and matured coconut water-based value-added products from ICAR-CPCRI through a Memorandum of Understanding (MoU) and commenced commercial production in 2002.

Abdul Gafoor, a typical Keralite from a fisherman family, spent a major part of his early life in Saudi Arabia along with his family. His parents were also non-resident Indians (NRIs). His father was employed with Al Rajhi Bank and simultaneously operated a café in Saudi Arabia. Like many expatriates, Mr. Gafoor experimented with several small businesses and later ventured into the sanitary napkin manufacturing business in partnership with others.

Due to financial constraints, the venture failed completely, leaving him emotionally and financially distressed. During this



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period, his wife became pregnant and developed serious health complications, compelling the family to return to Kerala. In an attempt to rebuild his future, he entered the prebiotic nutrition business. However, limited public awareness about prebiotics in India, coupled with the sudden demise of a retired doctor who supported the initiative, led to yet another business failure.

Mr. Gafoor had to sell all his properties and shifted his family to a rented apartment in Guruvayoor, once again starting his entrepreneurial journey from scratch.

Technology Intervention and Support from CPCRI

Several years earlier, while travelling to the Philippines via Singapore, Mr. Gafoor had purchased a packet of coconut chips at the Singapore airport and casually handed it to his wife, remarking that it might be useful someday.

Through a friend, Mr. Gafoor learnt about the ICAR–Central Plantation Crops Research Institute (CPCRI), Kasaragod. At CPCRI, he accessed standardised coconut chips processing technology and availed himself of the Business Incubation Facility. By sourcing coconuts directly from CPCRI and utilising the institute's processing machinery, he successfully mastered the production of high-quality coconut chips.

At present, he markets coconut chips in four flavours, namely vanilla, mango, chat masala, and baked coconut chips.

Enterprise Growth and Impact

With the support of Sahakari – Integrated Coconut Processing Plant (established by the Anjarakandy Farmers' Co-operative Bank, Kannur district, Kerala), Mr. Gafoor initially set up a small processing unit in Kannur. Subsequently, he established his first independent coconut chips manufacturing unit at Palappetty, Malappuram.

One of the major challenges faced was the long processing time of nearly 24 hours per batch. With technical guidance from CPCRI and his own innovative ideas, Mr. Gafoor developed an instant coconut chips making machine capable of producing 1.5 kg of coconut chips within just 45 minutes. This technological



Views of coconut café, instant chips making machine and interaction with Mr Gafoor

breakthrough opened a new revenue stream through the marketing of the machine itself.

Building on this success, he launched the world's first exclusive Coconut Café, initially at Ponnani in Malappuram district, Kerala, and later expanded the concept through a franchise model. Visitors with substantial investment capacity who visit the café to experience the products are motivated to invest in the enterprise. His business model encourages partners to sell the products and share a portion of the profits, thereby promoting inclusive entrepreneurship.

The brand name "Hammies" was created using the initials of his father, mother, wife, and children, symbolising family strength and unity. The menu is creatively curated by his children, drawing inspiration from South American cuisines where coconut is widely cultivated and extensively utilised.

The support of his wife, Mrs. Safeeja Abdul Gafoor, has been indispensable. She personally prepares several signature items and directly serves customers, ensuring quality, authenticity, and



a warm, homely experience. The enterprise primarily focuses on setting up coconut chips units, Hammies Coco Café franchises, machinery supply, white labelling, and instant coconut chips machine manufacturing.

Financial and Institutional Support

Mr. Gafoor made an initial investment of ₹1.5 lakh in 2020. For business expansion, he availed institutional finance, including a ₹5 lakh loan from the State Bank of India and a ₹15 lakh loan under the MUDRA scheme. These funds facilitated scaling up of production, establishment of new outlets, and strengthening of enterprise operations.

He utilises Standard Operating



Innovative products and prices of products in cafe



Procedures (SOPs), franchise consultancy, corporate fundraising, and financial consultancy through a chartered accountant. The enterprise currently provides employment to 10 women workers.

Challenges and Market Experience

Initial capital constraints and market acceptance posed major challenges. These were addressed by participating in a large number of exhibitions across different platforms, which helped Mr. Gafoor gain national and international recognition for his products.

The enterprise follows a farmer-friendly sourcing model by using nine-month-old coconuts, which offer better kernel weight and ensure higher income for farmers. Raw materials are procured directly from local farmers and Farmer Producer Organisations (FPOs). However, sourcing quality raw materials and the limited availability of skilled coconut climbers capable of identifying the correct harvesting stage remain challenges.

The enterprise follows a near-zero wastage model. Coconut shells are utilised for handicrafts, coconut water is processed into mojito and neera, and remaining coconut fragments are used for virgin coconut oil production. A

Hammies outlet showcases a wide range of coconut-based products under one roof. The Hammies Coco Café is located at Karma Road, Keezhillam, Ponnani, Malappuram district, Kerala.

Mr. Gafoor believes that building trust in product quality provides a lasting competitive edge over similar brands. His primary customer segments include children (below 18 years of age) and premium-category consumers.

The Vision of Gafoor: Revolutionising the Coconut Industry

“Failure taught me more than success ever could. ICAR–CPCRI gave me technology, confidence, and direction. My dream is to establish 1,000 Hammies coconut cafés within the next 20 years and make coconut-based entrepreneurship a globally recognised identity.”



Core Advice for Upcoming Entrepreneurs

Mr. Gafoor emphasises three fundamental pillars for achieving sustainable entrepreneurial success. First, entrepreneurs should focus on what they know best and build their ventures around their core strengths and expertise, as in-depth knowledge of the product or service provides the strongest defence against failure. Second, entrepreneurship must be driven by genuine passion, because building and sustaining a business demands continuous effort, resilience, and long-term commitment. Finally, Mr. Gafoor stresses that integrity ensures longevity in business; honesty in dealings with customers, partners, and oneself is essential, as success founded on integrity is the only form that truly endures. “Passion gets you started, but honesty ensures your business stands the test of time.”

