

Corporate

ESAF distributes Gooseberry Saplings

As part of 'National Gooseberry Mission 2010', National and State Medicinal Plant Boards in association with State Forest Department and ESAF have organized a program for Gooseberry saplings distribution at Municipal Town Hall at 10 AM on July 24, 2010. K.V. Mohan Kumar, District Collector, Palakkad, inaugurated the program. K. Paul Thomas, Executive Director, ESAF, presided over the function. Jacob Samuel, Director, ESAF Healthcare, welcomed the gathering. The saplings were distributed free of cost on 'one man-one plant' basis. A seminar on educating the public on the importance of medicinal plants was also conducted as part of the program. Dr K.S. Rajithan, Superintendent, Oushadhi Panchakarma Hospital and Research Institute, took classes on utility, cultivation, preservation and distribution of medicinal plants. Babu Bonavenjer, Deputy Conservator, Forest Department, gave a lecture on environment and global warming.



K. Paul Thomas, delivering his message during the Gooseberry distribution program in Palakkad.

ESAF 'Shram Jyothi' project making waves

The 'Shram Jyothi' project that ESAF launched in association with ILO, in January 2010, has registered 15 clients from the unorganized sector, so far. Another 12 names are now on the anvil. ESAF is also helping them by handholding them to



Sreedharan Nair, Director ESAF ILO Project, handing over the certificate of registration to Rukhiya. She got her catering unit registered in the name 'Punchiri'.

process the application forms with relevant documents. ESAF is planning to give the registered members training on Leadership, Business Management, Financial Management, Cost Analysis, Market Linkages etc. ESAF will also help them in exploring financial support in the form of bank loans and grants through government schemes.

ESAF promotes 'Aksharajyothi Scheme' of Mangalam daily

In order to encourage the reading habits among rural children, ESAF has agreed to partner with Mangalam daily to promote their Aksharajyothi scheme. In a program organized at Thrissur Casino Hotel, on July 07, 2010, K. Paul Thomas, Managing Director, ESAF Microfinance handed over the cheque to Sajjan Varghese, Managing Director, Mangalam. As per the scheme, ESAF is sponsoring newspapers to 20 schools in the districts of Thrissur and Palakkad. On July 26, the program at Govt. High School, Peechi was inaugurated by George Thomas, Director Operations, ESAF



K. Paul Thomas, handing over the cheque to Sajjan Varghese

ESAF Microfinance endorses SMART campaign

ESAF Microfinance has endorsed the SMART campaign, a global campaign made up of microfinance leaders from around the world that want to keep clients as the driving force of the industry. The Smart Campaign targets Microfinance Institutions in the very large sense of the word: It doesn't include Microfinance Organizations alone, but also Credit Unions, Co-operatives and Savings Banks. As of March 2010, more than 900 Microfinance Institutions, Networks, Associations, Investors, Donors and Individuals have endorsed the campaign.

Fact File

As on 30th June 2010

Figures in Millions
1\$ is ₹ 45.00

■ Group Lending

Districts	31
Branches	117
Centers	20,767
Members	333,254
Active Borrowers	249,612
Current portfolio	₹ 1,781.54 (\$39.59)
Own portfolio	₹ 1,583.78 (\$34.13)
Managed portfolio	₹ 197.76 (\$5.46)
Repayment Rate	98.33%
PAR > 30 days	1.01%

■ Portfolio Distribution

Income Generation Loan	₹ 1594.44 (\$35.43)
General Loan	₹ 175.91 (\$3.91)
VVY Loan	₹ 8.72 (\$0.19)
Housing Loan	₹ 2.47 (\$0.05)

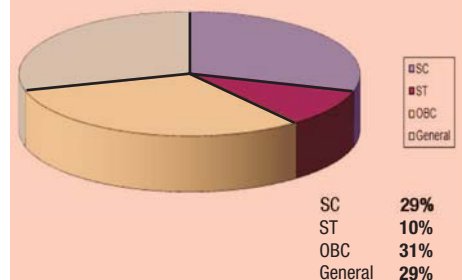
■ Personnel Strength

Loan Officers / Field Staff	769
Total Staff	1248

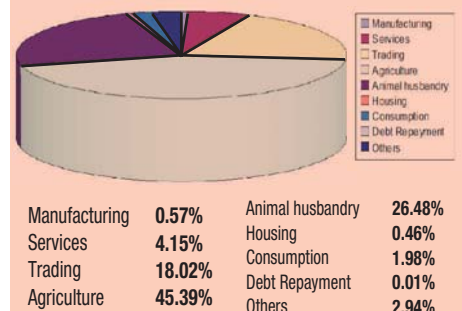
■ During the Month

New Clients	16,834
Amt. Disbursed	₹ 324.04 (\$7.20)

Client Distribution by Social Status



Client Distribution by Activity



ESAF recruits CFO and DGM Chennai Operations

Joby C.O. and Philip John join ESAF as Chief Financial Officer and DGM, Chennai Operations respectively. Joby was heading the Agriculture Terminal Markets Network Enterprise (ATMNE) a company incubated by the IFMR Trust. Philip John was the AGM, State Bank of India at Pondicherry and Chennai.



Joby C.O.
Chief Financial Officer, ESAF

NABARD selects ESAF members for Skill Training



K. Paul Thomas delivering his message to the participants in the Skill Training Program

On July 22, 2010, a pre-training meeting was organized at ESAF Training Centre to select the SHG members for NABARD Skill Training Program. 22 sangam members attended the program. K. Paul Thomas, Managing Director, ESAF Microfinance, P.J. Usha, AGM, NABARD, and Rajagopal, Lead District Manager, Thrissur were

in the selection committee. Jacob Samuel, Director, ESAF Healthcare, Ambika Soman, Manger – ESAF SHG Federation and Jojy Koshy Varghese, COO, ESAF Swasraya Producers Company Ltd. (ESPCL), also attended the function.

ESAF Opens 5 New Branches in July (Kerala)

In the month of July, ESAF opened new branches in Pampadi (July 6th) in Kottayam Area, Kaniyapuram (July 6th) in Trivandrum Area and Vaikkom (July 7th) in Ernakulam Area, Areekod (July 12th) and Pandikad (July 14th) in Malappuram Area.

ESAF opens 4 new branches in Central Region

ESAF Central Region opened four new branches in Brahmapuri and Amaravathi areas. The branches were opened on July 21, 2010 at Brahmapuri and Nagbhir under Brahmapuri Area. At the Amaravathi Area new branches were opened on July 23, 2010 at Morshi and Chandur Bazar.

First loan disbursement at Karunagapally branch



First loan distribution at Karunagapally in progress

The first loan disbursement of Karunagapally branch took place towards the end of June. Ward member Beena handed over the loan amount to Ratnamma,

President of the first sangam (Prima) at Karunagapally. Nijo C. J., Area Manager and Jigilesh P., Branch Manager, attended the program.

Corporate Social Responsibilities

Training on Fabric Painting

ESAF conducted training on fabric painting at Karunagapally on July 26 -28, 2010. 34 members attended the training program. Mini Thomas from BDS dept., was the chief trainer.

Training on Kitchen Gardens

ESAF organized training on Kitchen Gardens at Vandithavalam, Koduvayur, Muthalamada, Kozhinjampara, Chitoor and Pudunagaram. P. J. Mathew, Manager NRM and Ambika Soman, Manager – SHG Federation conducted the training. Seeds of medicinal plants were also distributed to the sangam members free of cost.



A training on 'Kitchen Garden' is in progress

Your feedback is important. Do write to us:

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ESAF Geographical Coverage

- 1 Kerala
- 2 Chhattisgarh
- 3 Maharashtra
- 4 Tamil Nadu
- 5 Madhya Pradesh
- 6 New Delhi

