

## Corporate

### ESAF participates in SPM Symposium

ESAF Microfinance participated in the two-day Social Performance Management (SPM) symposium organized by Oiko Credit and its Indian Subsidiary, Manaveeya Holdings and Investments (P) Ltd, on Sep 17<sup>th</sup> and 18<sup>th</sup>, 2010, at Hotel Marriott, Hyderabad. ESAF Microfinance was one among the three MFIs selected to present their case studies on how SPM could be integrated within the systems. The primary objective of the conference was to educate the project/potential partners of Oiko Credit about the approach needed towards SPM and the tools available to implement the same.



K. Paul Thomas delivering his message during the symposium held at Hyderabad

K. Paul Thomas, Managing Director, ESAF Microfinance and Sandhya Suresh, Manager R & D represented ESAF at the function. During his speech, Paul Thomas emphasized on the importance of recognizing MFIs having social objectives. The case study presented by Sandhya Suresh on EMFIL's approach towards achieving social goals was well received by the audience.



K. Paul Thomas having a light moment during the symposium, flanked by Uday Kumar, Managing Director, Share Microfin (right) and Ernest Paul, Managing Director, Saadhna (left).

### ESAF launches Financial Literacy Programs

ESAF SHG Federation (Kerala) has organized a Financial Literacy Program at Pattikad on Sep 23, 2010. George Thomas, Director Operations, ESAF Microfinance, inaugurated the program and Saraswathy Venugopal, Member BOT, presided

over the function. Jijo Kuriappan, Deputy Chief Manager, Operations, took classes on Financial Literacy. In total, 55 members participated in the program. Sundaram T. R., Head-Insurance, Joji Koshy, COO, ESPCL, and Ambika Soman, Manager, SHG Federation, also spoke on the occasion. Zeroob K. Baby, Program Co-ordinator, SHG Federation proposed a vote of thanks.



George Thomas, Director Operations, launching the Financial Literacy Program at Pattikad

ESAF Central Zone also organized a Financial Literacy Program at Chindwara on Sep 23, 2010. Jeetendra Singh, Project Officer, Prachodhan SHG Federation was the main trainer. He spoke at length on various topics covering Insurance, Savings, Investments, Expenses etc. Anil Mathew, Area Manager, Madhya Pradesh emphasized on maintaining 100% repayment, so that the company could provide more and more products for the benefits of the customers. Amit Milton, Branch Manager, Chindwara, proposed a vote of thanks.



Financial Literacy Program in progress in Central Zone

### FTF-India elects P. Sridharan Nair, as Vice Chairman

P. Sridharan Nair, ILO Project Director, and BDS Consultant, ESAF Microfinance was elected as the Vice Chairman of Fair Trade Forum- India, at the AGM held in Kochi on Sep 13, 2010. The new Board will call the shots for two years, until 2012. Nair who had played an instrumental role in getting WFTO status for ESAF was the former Chief Operating Officer of ESAF Swasraya Producers Company Ltd (ESPCL). ESAF has been a member of FTF-India, since 2008, which is affiliated to WFTO at the Global level and WFTO

### Fact File

As on 31<sup>st</sup> August 2010

Figures in Millions  
1\$ is ₹ 46.00

#### Group Lending

Districts	35
Branches	138
Centers	22,700
Members	369,418
Active Borrowers	279,532
Current portfolio	₹ 2,129.59 (\$46.30)
Own portfolio	₹ 1,852.62 (\$40.27)
Managed portfolio	₹ 276.97 (\$6.02)
Repayment Rate	98.47%
PAR > 30 days	0.96%

#### Portfolio Distribution

Income Generation Loan	₹ 1,859.80 (\$40.43)
General Loan	₹ 258.42 (\$5.62)
WY Loan	₹ 8.96 (\$0.19)
Housing Loan	₹ 2.40 (\$0.05)

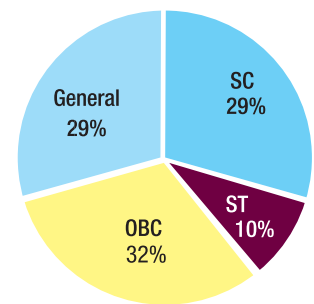
#### Personnel Strength

Loan Officers / Field Staff	893
Total Staff	1440

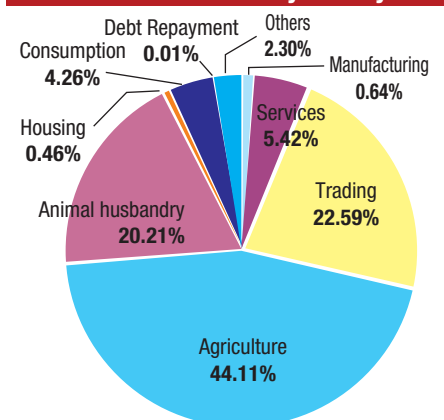
#### During the Month

New Clients	21,836
Amt. Disbursed	₹ 467.08 (\$10.15)

### Client Distribution by Social Status



### Client Distribution by Activity



–Asia at the regional level. K. Paul Thomas congratulated Sridharan Nair and expressed hope that his efforts would strengthen the organization's partnership with farmers and artisans. At present, more than 100,000 artisans are associated with FTF- India through its 70 member organizations from all over the country.



P. Sridharan Nair addressing the gathering after the referendum

### ESAF promotes 'Vayanakalari' project of Malayala Manorama

In order to encourage the reading habits among rural children, ESAF has agreed to partner with Malayala Manorama daily to promote their Vayanakalari scheme. In a program organized at Nedumkandam Panchayath UP school, Idukki, Dettus M. Thomas, Area Manager, ESAF Microfinance, inaugurated the function by handing over the newspapers to the school leader. The organization is sponsoring Malayala Manorama newspapers to three rural schools in Idukki.

### PSF Central Zone distributes awards to meritorious students

Prachodhan SHG Federation of ESAF Central Zone

organized meritorious students award function on Sep 25 and 27, 2010. The programs were organized under Pithora and Bagbahara branches. Certificates and gifts were distributed to the winners.



Omprakash Sahu from Bagbahara, receiving the award

### ESAF opens 5 new branches in September

In the month of September, ESAF opened new branches at Punalur (Sep 1<sup>st</sup>) in Kollam Area, Pattambi (Sep 16<sup>th</sup>) in Palakkad Area, and Tripunithura (Sep 17<sup>th</sup>) in Ernakulam Area. In New Delhi ESAF opened a branch at Tughlakabad (Sep 22<sup>nd</sup>) and in Maharashtra ESAF opened a branch at Warud (Sep 24<sup>th</sup>) in Amravathi Area.

### Corporate Social Responsibilities

### Leadership training programs

Poovar, Vizhinjam, Parasala, Amballur, Punnekkad, Muttom, Kanjirapally, Alapuzha, Kundukad, Ambalapuzha, and Nellimattom branches of ESAF organized Leadership training programs in the month of Sep 2010.

### NABARD Skill Training program ends

The six week Skill Training program launched by NABARD on July 22, ended at Chalakudy on Sep 30, 2010. The closing program was inaugurated by George Thomas, Director Operations, ESAF Microfinance. P.K. Usha, GM, NABARD distributed the certificates. Benny K. Paul, Area Manager, Kodungallur welcomed the gathering. Dominic John, Branch Manager, Chalakudy, proposed a vote of Thanks. In total 33 sangam members received training.

### ESAF organizes Blood Donation Camps

Cherpu, Pazhayannur and Cherthala branches organized Blood Detection and Donation Camps on Sep 13, 25 and 30 respectively. Sathyanarayanan, Head, Blood Bank, Govt Hospital, Thrissur, led the camps. All together, more than 450 participants attended the camps.

### Your feedback is important Do write to us:

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A Corporate Communication Initiative.



## ESAF Geographical Coverage

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

