

Corporate

ESAF organizes Lenders' Meet

ESAF Microfinance had organized Lenders' Meet on Jan 20, 2011, to tide over the crisis originated due to the Andhra mayhem in Oct. 2010. The meeting started at 2 PM at Quality International Hotel, Cochin. A. Vikraman, Director ESAF, presided over the meeting. During his presidential address he said that onward lending, especially for the second and third cycles, were badly affected due to the partial stoppage of funds.



K. Paul Thomas delivering his message during the Lenders' Meet held in Kochi

K. Paul Thomas, Managing Director, ESAF Microfinance said that it was a coincidence that the Malegam Committee report was released just the day before the meeting. By welcoming the Malegam report, he added that the recommendations made by the committee had already been implemented by the organization in one way or the other. George Thomas, Director Operations, explained the operations side and Joby C.O., CFO dwelt on the repayment and disbursement part. Padmakumar K., Company Secretary, made a presentation on the Business Plan.

After the presentations, Bankers suggested to reduce operational costs to meet the requirements of Malegam Report effectively. The possibility of consortium model lending was also discussed during the meeting. A. Akbar, Strategic Advisor, ESAF Microfinance, proposed a vote of thanks.

ESAF organizes Seminar on 'Making Cities Livable for Children'

ESAF in association with Healthbridge organized a seminar on 'livable cities' in Bangalore on Jan 29, 2011. Almost 28 members representing various organizations participated in the seminar. George Thomas, Director Operations, ESAF Microfinance, Padmini, Executive Director, Child Right Trust, Kavitha Krishnamurthy, Executive Director, KILIKILI (an organisation working for inclusive public play space in collaboration with government), and Kristie Daniel & Ms. Phaeba Thomas from Health Bridge were the panel

members. During his keynote address George Thomas mentioned about the importance of making children involved in the decision making process.

Dr. Padmini chaired the meeting and shared with the audience her experience as a Senior Policy Analyst with UNICEF for 25 years. Kavitha Krishnamoorthy highlighted on the importance of Government to be involved in making play spaces available for children from all sections of the society. Research report was presented by Manju George and Phaeba Thomas proposed a vote of thanks.



Kristie Daniel, Dr. Padmini, Manju George and Kavitha Krishnamurthy during the release of the research report

ESAF joins hands with NABARD to revitalize Elephant Cluster, Cherpu

With the support of NABARD Cluster Development Project ESAF initiated the total renovation of Elephant Cluster Region based in Cherpu. Advocate V.S. Sunil Kumar, MLA, Cherpu, presided over the function held at Carpenter's Society Hall. K.C. Sasidhar, CGM, NABARD inaugurated the program. During his inaugural address Sasidhar emphasized on regaining the lost glory of the cluster, which was launched in late 30's after the visit of Mahatma Gandhi. He expressed hope that the association with ESAF would equip the handicraft workers to overcome the challenges of marketing and distribution. K. Paul Thomas, Managing Director, ESAF assured full marketing support for the project. He reflected on the need of attracting talented youngsters to the segment for exploring new possibilities. M.K. Unnikrishnan, Block Panchayath President, Sheela Bharathan, Grama Panchayath President, Saviya Sachi Panikassery, Director, MSME, Pradeep kumar, Manager, DIC, Dhanasekharan,



K.C. Sasidhar, CGM, NABARD delivering his message

Fact File

As on 31st December 2010

Figures in Millions
₹ is ₹ 46.00

Group Lending

Districts	35
Branches	150
Centers	25,768
Members	4,27,840
Active Borrowers	3,26,069
Current portfolio	₹ 2,163.65 (\$47.04)
Own portfolio	₹ 1,934.71 (\$42.06)
Managed portfolio	₹ 228.94 (\$4.98)
Repayment Rate	97.89%
PAR > 30 days	1.46%

Portfolio Distribution

Income Generation Loan	₹ 1,858.15 (\$40.39)
General Loan	₹ 295.15 (\$6.42)
VVY Loan	₹ 8.56 (\$0.19)
Housing Loan	₹ 1.78 (\$0.04)

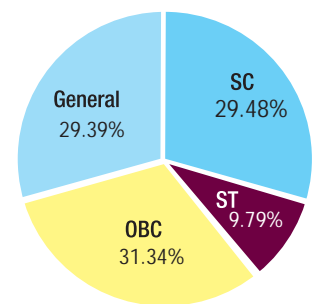
Personnel Strength

Loan Officers / Field Staff	978
Total Staff	1565

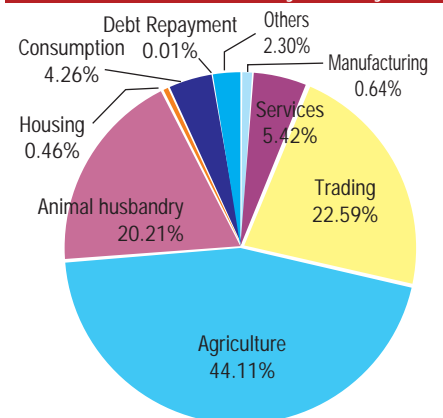
During the Month

New Clients	9,783
Amt. Disbursed	₹ 202.94 (\$4.41)

Client Distribution by Social Status



Client Distribution by Activity



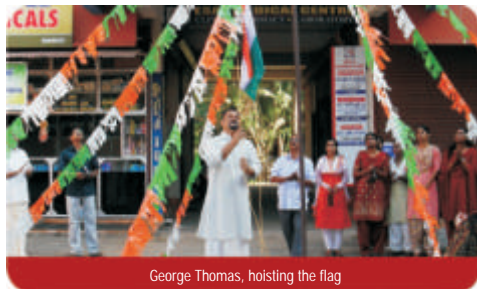


January 2011

Asst. Director, DCC Handicrafts, Usha P.T., AGM, NABARD, T.C. Sivaraman, Carpenter's Society President, Cherpu, and Jojo Koshy Varghese, ESAF Cluster Development Facilitator, spoke on the occasion.

ESAF celebrates Republic Day

ESAF celebrated 62nd Republic Day on Jan 26, 2011 by hoisting the National Flag at Ebenezer Complex, Mannuthy. George Thomas, Director Operations, ESAF Microfinance, hoisted the National Flag and delivered the Republic day message. Flag hoisting was followed by fireworks. All the participants then took the pledge. Sundaram T.R., Head Insurance and T.D. Jose, Manager, Admin also spoke on the occasion.



George Thomas, hoisting the flag

ESAF Microfinance inaugurated the program. Jaya Sasi, President, BAC, Kanjirapally, presided over the function. Robin P. Mathew, Microfinance Regional Manager, ICICI Bank distributed No-frill Account Opening Forms. 230 sangam members participated in the program.

ESAF opens branch at Akkikavu

ESAF opened its 151st branch at Akkikkavu (7th in Thrissur Area) on Jan 06, 2011. George Thomas, Director Operations, dedicated and inaugurated the branch. Jijo Kuriappan, Deputy Chief Manager, presided over the function. C.D. Sunny, Area Manager, Thrissur welcomed all the invitees. Paulson, Manager, SBT, offered felicitation. Vasantha Sundaran, proposed a vote of thanks. Almost 60 sangam members participated in the



George Thomas inaugurating the Akkikavu branch

General health check-up. Out of the 258 patients attended the camp, 101 were treated for eye diseases and 157 were treated for general problems. Most of the ladies were diagnosed with anemia and the children with skin problems.

BASIX study for UNDP refers ESAF Program

A study on Financial Literacy among poor conducted by BASIX, for United Nations Development Program (UNDP) referred ESAF Microfinance Counseling Program re commendation for visual film show / Nukkad Natak as a methodology for scaling up financial literacy in a state like Chattisgarh.

The report also mentioned about the Financial Literacy program conducted by ESAF and the impact of the same. The report mentioned about the participants improved awareness of savings and insurance and their willingness to open bank accounts and to go for insurance plans. The report also stated the participants' suggestion on imparting information through folk arts and organizing such programs on regular intervals.

ESAF Organizes Sangam Leaders' meet, at Kanjirapally

ESAF Kanjirapally Branch organized a sangam leaders' meet on Jan 08, 2011 at the branch office hall. K. Paul Thomas, Managing Director,



K. Paul Thomas, Managing Director, ESAF, inaugurating the Sangam Leaders' Meet

ESAF organizes Eye and Heathcare camps in Central India

ESAF Central India team in association with Tirpude College of Social Work organized an eye-checkup camp at Wanjra on Jan 18, 2011. The camp was led by Dr. Kale from Mahatma Eye Bank. During his speech he explained about the objective of the camp and the contributions of Mahatma Eye Bank for the betterment of the poor. 75 patients comprising of 7 men and 68 women had benefited from the camp. 15 patients were



Eye care camp in progress in Wanjra

Corporate Social Responsibilities

Training on soap making

On Jan 12, 2011, ESAF SHG Federation organized skill training program for soap and soap powder making. The program was inaugurated by Nirmala Devi, Chairperson, BAC. A skill training program for Fabric painting was organized at Muttom on Jan 13, 2011. Both the training programs were led by Mini Thomas from BDS department.

Financial Literacy and wheel chair distribution

ESAF organized Financial Literacy and Wheel Chair distribution program on Jan 22, 2011. Ansar, Municipal Chairman, Karunagapally, inaugurated the program. Ambika Soman, Manager SHG Federation was the resource person.

ESAF Microfinance GEOGRAPHICAL COVERAGE

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

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referred to the hospital for detailed check-up. Two Cataract patients were identified for operation free of cost.

On Jan 19, 2010 ESAF CI team and Tirpude College of Social Work organized a Health camp at Bhimwadi. The camp was led by doctors from Mahatma Eye Bank and Ashirwad Kanti. Dr. Arvind Dongarwar from Mahatma Eye Bank led the eye-check up camp and Dr. David from Ashirwad Kanti led the

Your feedback is important

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