

Corporate

ESAF, implementing partner for 'Sanchar Sakthi' Scheme

ESAF was selected as the implementing partner for the Central Govt. project Sanchar Sakthi, in Kerala and Tamil Nadu along with Sasken Communication and Technology Group. Sanchar Sakthi project was launched by Hon'ble President Smt. Pratibha Patil in New Delhi on March 07, 2011. The project is a DOT-USOF's 'Scheme for Mobile Value Added Service (VAS) and Information Communication Technology (ICT) related Livelihood Skills for Women's SHGs in rural India.' In the Vyaparsewa project (part of Sanchar Sakthi), products of SHGs in Tamil Nadu and Kerala would be marketed with the help of NGOs in Delhi. The products include food items like pickles and honey and also medicinal drugs.

ESAF honours the President



President Pratibha Patil receiving the hand-made shawl weaved by an ESAF SHG member

During the launch, a hand-made shawl (made of pure cotton threads and golden zari border) weaved by an ESAF SHG member named Nagamanickam (Ganga Sangam based in Chittoor, Palakkad) was used to honour, Her Excellency, President of India. "This shows a growing recognition of SHG products in the country. Using an ESAF member's hand-made shawl to honour the president is a prestigious occasion for all ESAF members" says K. Paul Thomas, Managing Director, ESAF Microfinance. He added that this would encourage other SHG members across India to come up with more quality products.

ESAF signs MOU with Jharcraft

As part of ESAF's strategy to develop skills of Jharkhand artisans in handicrafts, the Company signed an MOU with Jharcraft (Jharkhand Silk, Textile & Handicraft Development Corporation Ltd.), for working together in Training, Value Adding and promoting craft & related activities in Santhal Pargana region of Jharkhand. The MOU was signed between Shri. Dharendra Kumar (IFS), Managing Director – Jharcraft and Additional Secretary for Silk, Textile & Handicrafts, Jharkhand Govt. and K. Paul Thomas, Executive Director, ESAF.

K. Paul Thomas pointed out that "An ESAF artisan, Subash Hansda, won the Award for the best artisan in Jharkhand and received the prize from

the Chief Minister Arjun Munda. This shows that the efforts put in by ESAF are bearing fruits". He added that, ESAF would also implement various Social Security Schemes for the 2 Lakh artisans of Jharcraft in Jharkhand. An elaborate plan is on the anvil for developing at least 7 craft clusters in the coming financial year and to train more than 2000 Artisans in various crafts. These programs would be supported by Jharkhand Govt., through Jharcraft and NABARD.



K. Paul Thomas signing the MOU with Jharcraft

ESAF cumulative disbursement crosses ₹1000 crore

ESAF cumulative disbursement crossed ₹ 1,000 crore in the month of March, 2011. K. Paul Thomas, Managing Director, ESAF Microfinance expressed his joy and added that the trust enjoyed by ESAF among the clients proved handy, amidst turbulent times. He added that ESAF has definite plans to improve the quality of service by introducing customized products.

ESAF Celebrates 19th Foundation Day

ESAF celebrated 19th Foundation Day on March 11, 2011. The Program held at Ollukara Society Hall was inaugurated by Dr. K. Mohandas, Vice-Chancellor, Kerala University of Health and Allied Sciences. ESAF Eye Donation Forum was also launched on the occasion. K. Paul Thomas, Founder and Executive Director, ESAF presided over the function. During his inaugural address, Dr. K. Mohandas emphasized the importance of microfinance in providing sustainable livelihood and its role in building up the country's economy. In his presidential address, K. Paul Thomas briefed the audience the milestones and achievements of ESAF from 1992–2011. During the program, Johny T.K., Branch Manager, Kattapana and Beena George, AGM HR, ESAF Central India were honoured for completing 10 years of service in the Company. A special fund to support an ailing staff was inaugurated and prizes were distributed to children of ESAF staff, who scored the highest marks in 10th standard and Plus 2 courses



George K. John, with Bethel Balsadhan Kids

Fact File

As on 28th February 2011

Figures in Millions
1\$ is ₹ 45.00

Group Lending

Districts	35
Branches	151
Centers	26,092
Members	4,29,505
Active Borrowers	3,22,242
Current portfolio	₹ 2,065.78 (\$45.91)
Own portfolio	₹ 1,911.99 (\$42.49)
Managed portfolio	₹ 153.79 (\$3.42)
Repayment Rate	97.38%
PAR > 30 days	1.84%

Portfolio Distribution

Income Generation Loan	₹ 1,763.95 (\$39.20)
General Loan	₹ 291.69 (\$6.48)
WV Loan	₹ 8.55 (\$0.19)
Housing Loan	₹ 1.59 (\$0.04)

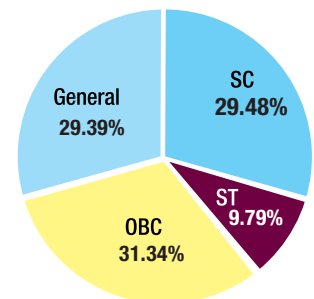
Personnel Strength

Loan Officers / Field Staff	1012
Total Staff	1607

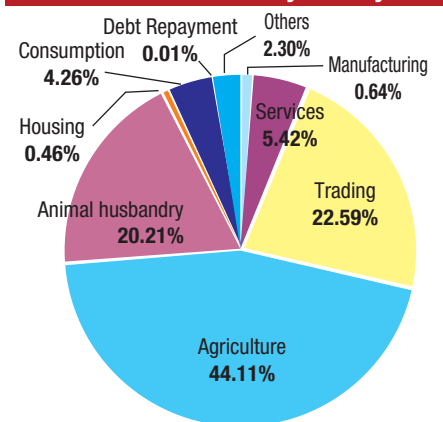
During the Month

New Clients	7,266
Amt. Disbursed	₹ 251.56 (\$5.59)

Client Distribution by Social Status



Client Distribution by Activity



(in 2010).

In Central Zone, Foundation Day was celebrated in grand style at the Wadhi branch. George K. John, GM, Central India cut the cake along with the senior most staff of the branch Radha Varma. By accumulating contributions from the staff, 125 Kg of wheat, 50 Kg rice, 10 kg rice flake, 10 Kg green gram, 10 Kg sugar,

one box of Orange and one box of Grapes were given to Bethel Balsadhan at Wadhi Dhaba. A Blood Donation Camp was also organized at the branch. George K. John, thanked the staff members who co-operated generously to make the event a success.

ESAF Launches Eye Donation Forum



K Paul Thomas handing over the eye donation agreement paper to Dr. K. Mohandas

As part of ESAF's 19th Foundation day ESAF Eye Donation Forum was launched by Dr. K. Mohandas, Vice-Chancellor, Health and Allied Sciences, Kerala University. The program was initiated with the support of Thrissur Medical College and Sankara Nethralaya, Coimbatore. More than 200 ESAF staff signed the acceptance paper. K. Paul Thomas, Managing Director, ESAF Microfinance, informed that the campaign for eye donation would be extended to the sangam members in the coming days. During his inaugural address, Dr. K. Mohandas expressed his willingness to sign the acceptance paper to donate his eyes.

Exhibition of Sangam members' products

During the day, ESAF Shram Jyothi team provided an opportunity for the clients to exhibit their products. Four clients participated in the exhibition and registered sales of ₹ 2,000 each in just 2-3 hours. The Shram Jyothi team prepared labels for the products, which gave an impressive look to the packs. Shakeela (bakery products), Priya (pappadam), Priya (soft toys) and Susmera (pickles) participated in the trade.

Your feedback is important. Do write to us:

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ESAF Celebrates Women's Day

Under the aegis of ESAF SHG Federation, ESAF celebrated Women's day on March 08, 2011 at Society Hall, Mannuthy. The program was inaugurated by T. Nirmala, District Panchayath Vice-president and presided over by Saraswathy Venugopal, Board Member, ESAF SHG Federation. Jacob Samuel, Director R & D, ESAF Microfinance delivered the key-note address. Rehana P. Anand, Dist. President, KPEA, Sandhya Suresh, Jubilee Anil, Eby Koshy Ommen and Zeroob K. Baby also spoke on the occasion. Programs like 'Vanitha Vedi' and 'Vanitha Rally' were organized as part of the celebrations.



Vanitha Rally, organized by ESAF SHG Federation on World Women's Day, is in progress

ESAF Celebrates 1st Anniversary of Blood Donation Forum

ESAF Vadanapilly branch celebrated the first anniversary of ESAF Blood Donation Forum in association with Blood Bank, Thrissur Medical College. The program was presided over by Mani, President, Branch Advisory Committee. Jacob Samuel, Director, Healthcare, ESAF, inaugurated the program. Sathyanarayanan and Rajan Nair from Blood Bank, Thrissur led the classes. Out of the 120 members participated in the function, 39 members donated blood. N.A. Joshy, Area Manager, Vadanapilly, Siji Madhu, Branch Manager and Dr. Suhama spoke on the occasion.

ESAF Central India, celebrates World Water Day

ESAF in association with Water.org celebrated the World Water Day in Nagpur on March 22, 2011. More than 1800 beneficiaries attended the program responding to the urban challenges. The program mainly addressed the importance of sensible use of water to avoid a water crisis in future.

George. K. John, GM, ESAF Microfinance, Central

India, flagged off the rally organized just before the program. Sudhir Dhanvijay, AGM, NABARD, Dr. Milind Mane, Corporator, Vilas Shinde, Director Mure Hospital, Ganesh Joshi, President, Rotary Club, Nagpur, Dr. Ravi Gaikwad, Director, Jeevan Jyoti Blood Bank, and a few other networking agencies actively participated in the program.

Sudhir Dhanvijay inaugurated the exhibition of the handicraft products of the SHG members and the photo gallery of the 'Nirmal Jeevan Dhara' project of ESAF Microfinance.

ESAF participates in ASSOCHAM's Jharkhand Summit

ESAF participated in ASSOCHAM's Jharkhand Summit - 'Rising Jharkhand the Land of Opportunities'. The program was presided over by S.K. Choudhary, Chief Secretary and was inaugurated by Arjun Munda, Chief Minister, Jharkhand. ESAF was one of the ASSOCHAM-partners for the event. Roy K. Alex, Director Programs, ESAF, participated in the event and made a presentation on cluster development activities of ESAF in Jharkhand.

The Chamber focused on the development of clusters of small and medium enterprises and proposed to promote them on public/private partnership basis. The Chamber identified 12 clusters for handicrafts and handlooms, engineering and fabrication, bamboo and wood carving, terracotta, metal craft and auto crafts. The Chamber and Ernst & Young jointly brought out a study identifying the areas for inclusive development, which was later released by the Chief Minister.

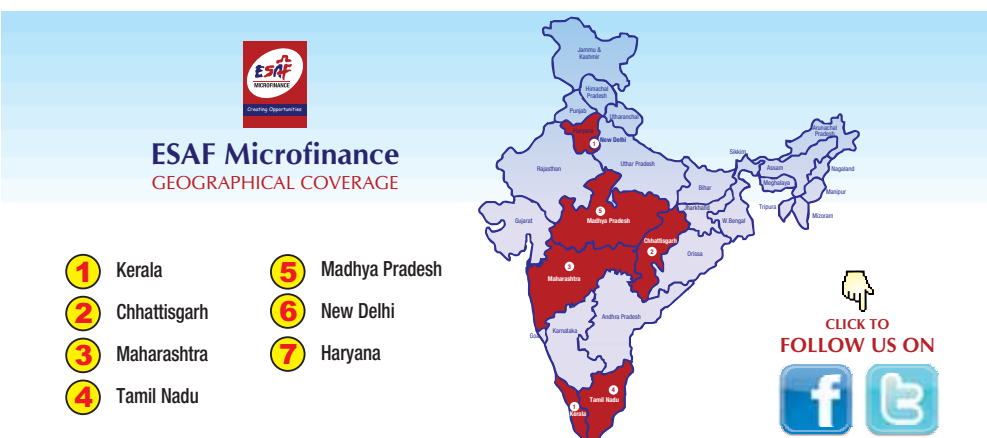


Roy K Alex, giving a presentation on cluster development during the ASSOCHAM Summit held in Jharkhand.

ESAF participates in MFI Conference

ESAF participated in the Micro Finance conference organized by Sa-dhan in New Delhi on March 15, 2011. Shashi Kant Sharma, Secretary, Ministry of Finance inaugurated the conference. The theme for the conference was 'Re-engineering Microfinance: Need for New Products & Policies'. During his inaugural address S. S. Sharma pointed out that even though banks have 87,000 branches across the country only 30% caters to the need of the rural areas. He called for the MFIs to build a model, which other sectors could emulate in future.

Mathew Titus, Executive Director, Sa-dhan, unveiled an empirical report on Client Protection & Social Performance of Indian MFIs. K. Paul Thomas, Managing Director, ESAF Microfinance and Joby C.O., CFO represented ESAF for the function.



ESAF Microfinance
GEOGRAPHICAL COVERAGE

- 1 Kerala
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- 4 Tamil Nadu
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- 6 New Delhi
- 7 Haryana

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