

## Corporate

### ESAF Receives Award at Microfinance India Summit 2009

ESAF bagged the Social Performance Reporting Award Category Silver at the Microfinance India



K. Paul Thomas, Managing Director, ESAF, receiving the award from Kate Mckee, Senior Policy Advisor, CGAP, at the Microfinance India Summit 2009.

Summit held in New Delhi. ESAF Executive Director, K. Paul Thomas received the award from Kate Mckee, Senior Policy Advisor, CGAP on Oct 26, 2009.

The inaugural session of the three day summit was started at 9.30 AM (Oct 26). Brij Mohan, Chairman, Access Development Services welcomed the gathering followed by Special Addresses from Royal Highness Princess Maxima of Netherlands, U.C. Sarangi, Chairman, NABARD, Mark T. Robinson, CEO, Citi South Asia, and Naina Lal Kidwai, CEO, HSBC India. The theme of the summit was 'Doing good and Doing well the need for balance'.

### ESAF Opens Office in Bangalore



Bangalore office Dedication Program in progress

ESAF opened its Bangalore Office on Oct 14, 2009. Shiji Varghese from NLCI was the Guest of Honour, for the Dedication Program. George K. John, GM, ESAF Central Zone welcomed the gathering. During his speech he explained on the objectives and holistic vision of ESAF. Phaeba Abraham, Program Officer,

HealthBridge International, shared her experiences with ESAF and added that HealthBridge was privileged to have ESAF as a partner since 2003. Manju George, Research Executive, ESAF proposed vote of thanks to all the invitees.

### ESAF Microfinance Opens 97<sup>th</sup> Branch

The 97<sup>th</sup> branch of ESAF Microfinance was opened in Angamaly on Oct 12, 2009. K. Radhakrishnan, General Manager, Indian Bank inaugurated the meeting while K. Paul Thomas, Managing Director, ESAF Microfinance presided over the function. M.C. James, Manager, Indian Bank, George Thomas, Director Operations, ESAF, Ambika Soman, Manager, ESAF SHG Federation, and N.A. Joshi, Area Manager, ESAF spoke on the occasion.



General Manager, Indian Bank, inaugurating the Angamaly branch

### ESAF Central Zone Celebrates World Habitat Day

ESAF Central Zone team organized an awareness program on World Habitat Day, on Oct 08, 2009 at Indira Nagar. ESAF staff played skits at two venues in collaboration with CHF. The objective of the program was to make people aware on the importance of shelter, hygiene, rental problems and legal documents. Total 123 community members attended the program



Awareness Program organized by ESAF on World Habitat Day

## Fact File

As on 30 September 2009

Figures in Millions  
1S is Rs. 47.00

### Group Lending

Districts	28
Branches	97
Centers	15753
Members	250253
Active Borrowers	157699
Current portfolio	963.99 (\$20.51)
Own portfolio	664.93 (\$14.15)
Managed portfolio	299.06 (\$6.36)
Repayment Rate	
PAR > 30 days	1.10%

### Portfolio Distribution

Income Generation Loan	911.81 (\$ 19.4)
General Loan Rs	40.36 (\$ 0.86)
VVY Loan Rs	8.5 (\$ 0.18)
Housing Loan Rs	3.34 (\$ 0.07)

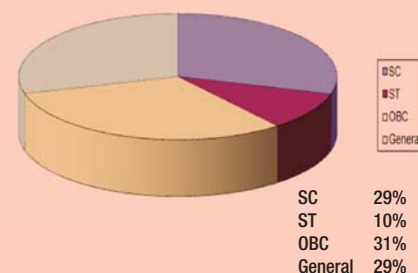
### Personnel Strength

Loan Officers / Field Staff	662
Total Staff	1183

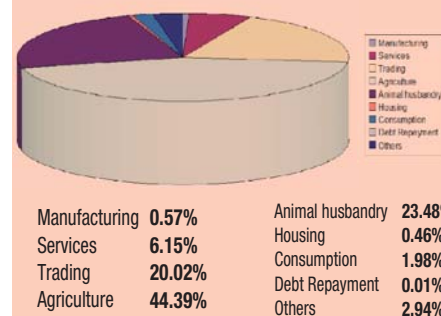
### During the Month

New Clients	18442
Amt. Disbursed	166.21 (\$ 3.54)

### Client Distribution by Social Status



### Client Distribution by Social Status



## ESAF Launches Informal Education Center at Indramata-Nagar

ESAF launched Informal Education Centre at Indramata-Nagar on 27th October 2009. The objective behind this venture is to enabling the community in acquiring basic knowledge. The Naviyoti Youth Group formed by ESAF initiated the program. The Chief Guest of the program was Sanjay Sahare, CEO Nagpur Municipal Corporation. Many community and youth group leaders attended the function. During his speech Sanjay Sahare appreciated the efforts of ESAF in developing the urban poor. Community children welcomed the gathering by singing a song and performed a small skit based on the importance of education. 118 community members attended the program.



Launching of informal education center in progress

## Corporate Social Responsibilities

### ESAF Distributes Nutritious Food

Kadapra branch of ESAF (under Alappuzha Area) organized programs for distributing nutritious food to students of Govt. LP school in the region. Nedumprom Grama Panchayath Standing Committee Chairman T.P. Vijaya Kumar inaugurated the function. A. Pradeep Kumar, President, PTA, presided over the function. George Thomas, Director Operations, ESAF, distributed nutritious food to the poor kids. Abdul Kareem, Head Master, Govt LP School, Lalitha Kumari, Head Mistress, Latha Omanakuttan, Cluster Secretary, Kadapra Cluster, and Gireesh Kumar, Area Manager, ESAF spoke on the occasion.



George Thomas, Director Operations, distributing nutritious food to a student

### ESAF Distributes Loans and Wheelchairs

ESAF Microfinance Kollam branch distributed Loans and Wheelchairs to its members. Counselor Gracy Mercy inaugurated the Loan Distribution. Fr. Paulson distributed Wheelchairs. Jijo Kuriappan, Senior Manager, Operations, P.D. Mathews, Business Development Manager, Gireesh Kumar, Area Manager and Shijomon, Branch Manager delivered speeches.



Fr. Paulson distributing wheelchairs

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

