

## Corporate

### ESAF, Caritas organize release of Sphere Handbook

The international network Sphere Project in association with Sphere India, ESAF and Caritas India, has released a handbook on 'humanitarian charter and minimum standards in humanitarian response' at Thrissur on April 14, 2011. The handbook was released by K.P. Rajendran, the State Revenue Minister.



K.P. Rajendran handing over the first copy of the Sphere handbook to Fr. Romance Antony

Fr. Romance Antony, Director, Kerala Social Service Forum (KSSF), received the first copy of the book.

K. Paul Thomas, Executive Director, ESAF, presided over the function. The Minister congratulated ESAF and KSSF for their invaluable contributions during the time of emergencies. K. Paul Thomas emphasized that ESAF is bent on promoting social causes. He also explained on various social initiatives of ESAF such as promoting sanitation and better living atmosphere in cities. George Thomas, Director Operations, ESAF Microfinance welcomed the gathering, Roy K. Alex, Director-Programs, ESAF and a founder member of Sphere India network gave a presentation on the activities and relevance of the Sphere group. Sony V. Mathew, Head-Corporate Communications, proposed a vote of thanks.

The handbook was released in 28 countries across the globe simultaneously and in 14 states in India. The book was last revised in 2004. The Sphere Project was created by a group of humanitarian non-governmental organizations and the International Red Cross and Red Crescent Movement. Since its

inception, the Sphere handbook has been translated into 43 languages. It addresses emerging issues such as climate change, disaster risk reduction, early recovery of services and livelihoods, cash transfers and civil-military relations.

### ESAF Celebrates World Fair Trade Day

ESAF celebrated World Fair Trade Day at Perinjanam branch, Moonupeedika. Jojoy Koshy Varghese, COO, ESAF Swasraya Producers Company Ltd., presided over the function. During his message Jojoy Koshy communicated to the audience about the launch of 'Fair Trade India', India's first fair trade brand for shops, and the role of ESAF in the new initiative. Sreedevi Ajithan, Unit president, Vanjipura, Nandini Chathan, Unit Secretary, Anu David, Business Development Manager, ESAF Microfinance and Suma, Production Co-ordinator also participated in the function.



Jojoy Koshy Varghese interacting with the audience during the program

### Launch of Fair Trade India

Under the new initiative 20 shops were identified by Fair Trade Forum - India, to promote fair trade practices in India. Among these, 7 shops were selected for the pilot



P. Sridharan Nair

program. Prerana brand under ESAF was one among those shops. According to P. Sridharan

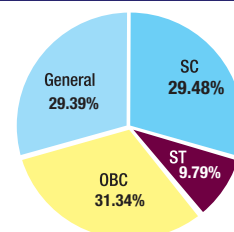


## Fact File

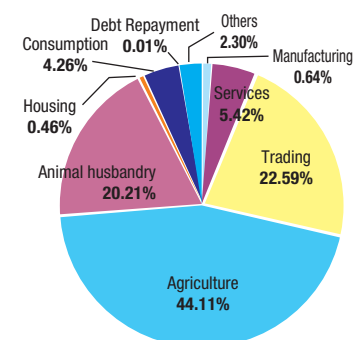
As on 31<sup>st</sup> March 2011

■ Group Lending		Figures in Millions ₹ is ₹ 45.00
Districts	35	
Branches	149	
Centers	26,021	
Members	4,34,425	
Active Borrowers	3,18,309	
Current portfolio	₹ 2,071.06 (\$ 46.02)	
Own portfolio	₹ 1,918.49 (\$ 42.63)	
Managed portfolio	₹ 152.57 (\$ 3.39)	
Repayment Rate	97.97%	
PAR > 30 days	1.85%	
■ Portfolio Distribution		
Income Generation Loan	₹ 1,781.56 (\$ 39.59)	
General Loan	₹ 279.68 (\$ 6.22)	
VVY Loan	₹ 8.27 (\$ 0.18)	
Housing Loan	₹ 1.54 (\$ 0.03)	
■ Personnel Strength		
Loan Officers / Field Staff	1001	
Total Staff	1591	
■ During the Month		
New Clients	6,218	
Amt. Disbursed	₹ 290.62 (\$ 6.46)	

## Client Distribution by Social Status



## Client Distribution by Activity



## ESAF solar energy initiatives creating waves

Solar energy separates a group of slum dwellers in Chikli near Kalamna from others of their ilk. For those who strive for a living with bare necessities this is a grand achievement. It all started with a meaningful intervention in their lives by ESAF Microfinance along with CHF International. Now they boast of four solar powered light posts, solar lamps and solar study light.

"Fire related incidents had been reduced considerably since ESAF and CHF started this



George John

initiative in 2009" says George K. John, General Manager, Central Zone, ESAF. Earlier, the slum had witnessed three kerosene-lamp incidents and the residents spent around Rs 300 per month for lighting their hutments. "They now understand the importance of solar energy and are willing to

spend Rs 1600/- for solar panels and batteries" added George K. John.

Out of the 200 families in the region 129 families are benefiting from the program. A closer observation shows that academic results of school children have improved considerably. The solar lamps and study lamps are charged at the Community charging centre in the area. This centre can charge up to 25 -30 lamps simultaneously.

Nair, Fair Trade Forum India Vice President and Director ESAF-ILO Project, this initiative provides a unique opportunity for ESAF sangam members to expand their market to metro cities like Chennai and Bangalore. He added that for the trading members this was an opportunity for co-operation, as the dealers could mutually sell the products at an agreeable rate and could enjoy the benefits of umbrella branding. Apart from ESAF, Keystone Foundation based in Kottagiri, ANTS based in Andhra Pradesh and Sasha based in Calcutta are the other key players behind the initiative.

### ESAF ILO organizes training for sangam members

ESAF in collaboration with International Labour Organization conducted a one day Catering training program under Shram Jyothi project on 7<sup>th</sup> April 2011 at the Project Office, at Mankapur. The program was organized for the members who owned a catering business or those who were aspiring to get into the business, but need professional skills and exposure. 9 ESAF sangam members benefitted from the program in toto.

Devendra Sahare was the resource person for the program. The participants received training on preparing Chinese foods like Chilly Chicken, Veg Noodles, Veg Manchurian and Fried Rice.



Training program at Mankapur in progress

Apart from theoretical training the attendees also received practical training as well. Nisha Sardar, Research Assistant, ESAF R & D welcomed the guest and explained the importance of such training programs in expanding their business horizons. Farhat Quarashi, Project Officer and Rekha Chandekar, Project Executive attended the program and guided the participants.

### ESAF organizes 'Train the Trainer' workshop

In an attempt to enhance capacity building, ESAF Training Department has organized 'Train the Trainer' workshop, on April 07 – 12, 2011.



Christudas K.V. and K. Paul Thomas, sharing their views during the TTT workshop.

As a result the internal training strength of ESAF, including Area Managers, Corporate Staff and Corporate Employees from the Group Companies had increased to 45. Praveen Parameswaran, a leading consultant from Kochi led the workshop, which threw light into the areas of training through lectures and micro-teaching.

To gauge the effect of the training imparted, a follow up session was also organized. The TTT graduates were critically analyzed and constructive feedback was given by the faculty. "The employees who have received training are identified through an internal process and we

are hopeful that they bring a fresh lease of life into our training initiatives", says Christudas K.V., General Manager, HR and Admin. He added that the team had already implemented product training to their subordinates.

### ESAF organizes 'Jyothirgamaya'



ESAF organized Jyothirgamaya programs in Perumbavur and Nellimattom. 73 children participated in the program at Perumbavoor and 47 children participated in the program at Nellimattom. Child Development Programers, Biji M. Rajan, Finny Thomas and Minu Finny were the Special Guests for the program. Zeroob K. Baby, Program Coordinator - Kids for Kids, Jubili Sherin George, Manager, ESAF Society and Shiny Varghese, Area Manager, Nellimattom, also participated in the function.



Jyothirgamaya programme in progress

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

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## ESAF Microfinance

### GEOGRAPHICAL COVERAGE

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



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