

## Corporate

### ESAF participates in WFTO Biennial Conference in Mombasa

World Fair Trade Biennial Conference & AGM were held at the picturesque Sea side Sai Rock Hotel at Mombasa, Kenya from May 22 - 27, 2011. Sridharan Nair, Project Director & BDS Consultant of ESAF Group and the Vice President of Fair Trade Forum-India represented ESAF at the meet. The theme of the Conference was 'WFTO for a Common Good'. More than 250 delegates participated from across the globe.



Sridharan Nair (second from left) posing with a few participants

One of the major agenda items at Mombasa was supporting members to market their products through WFTOMarket.com, the e-commerce venture. "ESAF's intention is not only to register ourselves as a producer company but also to provide all possible capacity development services" says Sridharan Nair. He added that Fair Trade stands for life in dignity and solution to poverty. At the AGM held after the conference, two Fair Trade Forum-India board members were elected to the Global Board - Roopa Mehta & Johny Joseph. For ESAF Swasraya Producers Company Ltd (ESPCL), Prerana Handicrafts and Organic Food are the main brands that hold the potential to reach international market. K. Paul Thomas, Executive Director, ESAF expressed hope that this attempt would open up the long awaited dream of ESPCL entering the Global Fair Trade market.

A friendly Sevens Football tournament was organized (Asia, Africa, Pacific, Latin America & Europe as participants) during the event, and Europe emerged as the winner. A trophy resembling the world cup football was awarded to the winner. Other major topics covered during the conference were - (1) Women Empowerment Project by WIEGO [Women in Informal Employment Globalizing & Organizing] the action research findings from the developing country partners including India, (2) State of the WFTO & Regional Chapters, (3) Trade Relationship & Fair Trade Compliance, (4) The proposed WFTO Fair Trade System (which is a combined version of membership monitoring-cum-SFTMS. The word SFTMS will not exist anymore), (5) Changing lives & mindsets: maximizing the impact of Fair Trade, (6) Visit to Bombaloolu Crafts Centre, (7) E-Commerce, (8) Future strategy of WFTO, (9) WFTO Governance and (10) the AGMs - WFTO Asia & WFTO.

### A helping hand to a helpless former ESAFian

ESAF management has decided to support Radhamani K., a former employee of ESAF, in building a new house as she was ailing for sometime due to an uncommon brain haemorrhage. She was working at ESAF Elapara branch, Idukki. Along with her three children and husband she was struggling to live inside a house walled by tarpaulins. K. Paul Thomas, Managing Director, ESAF Microfinance, laid the stone for the new house on May 17, 2011 at Kattappana (Nariyan Para). ESAF staff themselves initiated the basement work of the house, led by Jijo Kuriappan, Dpty. Chief Manager, Operations.



Jijo Kuriappan (at front) leading the basement-laying work

### ESAF celebrates Founder's birthday



ESAF celebrated 48<sup>th</sup> birthday of its founder K. Paul Thomas on May 21, 2011. Sweets were distributed across the board and a card signed by all the employees was presented to him as a Birthday Gift. In his note of gratitude, K. Paul Thomas exhorted all the employees to uphold the values of social service.

### Students seeking internship with ESAF on the rise

Students seeking internship with ESAF is on the rise. K. Paul Thomas, Managing Director, ESAF Microfinance said that this fact is a growing recognition of the company's acceptance as a social organization. R & D department of ESAF Microfinance has been providing internship support to national and international students pursuing their Masters in Microfinance, Social Work and Business Administration.



MD-Mr. K Paul Thomas giving the internship certificate to Ms. Marie Watelet

At ESAF, students get in-house training on various aspects of Microfinance and Developmental work, as they undertake research studies during their internship. Four students who received internship certificates in the months of April and May 2011 were-

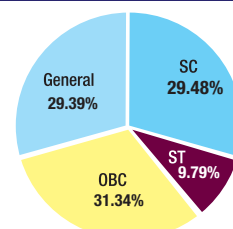
1. **Ms. Marie Watelet**- Solvay School of Business-Brussels-Masters in Microfinance - Study on prevalence of over indebtedness among ESAF clients.
2. **Ms. Shibi Devadas**- Masters in Social Work, Annamalai University - Case study analysis of HIV/AIDS counseling program of ESAF.
3. **Mr. Arun John**- MBA-SCMS, Cochin - The Brand Analysis of Rhema Dairy Products among potential customers and retailers.
4. **Ms. Shruti C.S.** -M.Com Christ College, Irinjalkuda - Access to credit: Comparative analysis among formal and informal financial sources.

## Fact File

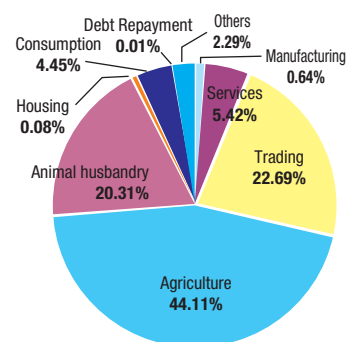
As on 30<sup>th</sup> April 2011

	Figures in Millions 1\$ is ₹ 45.00
<b>Group Lending</b>	
Districts	35
Branches	149
Centers	26,382
Members	4,36,681
Active Borrowers	3,18,617
Current portfolio	₹ 1,984.99 (\$44.11)
Own portfolio	₹ 1,846.47 (\$41.03)
Managed portfolio	₹ 138.52 (\$ 3.08)
Repayment Rate	97.78%
PAR > 30 days	1.88%
<b>Portfolio Distribution</b>	
Income Generation Loan	₹ 1,718.24 (\$ 38.18)
General Loan	₹ 255.95 (\$ 5.69)
VVY Loan	₹ 9.26 (\$ 0.21)
Housing Loan	₹ 1.55 (\$ 0.03)
<b>Personnel Strength</b>	
Loan Officers / Field Staff	989
Total Staff	1,571
<b>During the Month</b>	
New Clients	6,123
Amt. Disbursed	₹ 229.20 (\$ 5.09)

### Client Distribution by Social Status



### Client Distribution by Activity



### ESAF-Mangalam, 'Pooram - Lucky Draw Contest' ends

ESAF- Mangalam Pooram Lucky Draw Contest held in the districts of Thrissur and Palakkad ended on May 30, 2011. The one month contest held as part of Thrissur Pooram was brought to an end at Mangalam Office, Thrissur. Jacob Samuel, Director, ESAF Healthcare drew the lot to select the first prize winner. Sony V. Mathew, Head-Corporate Communications, ESAF and Rajesh Abraham, News Editor-in charge, Mangalam, drew the coupons to select the second and third prize winners. Prizes to the winners will be awarded in the first week of July.

## ESAF to participate in International Management Seminar

Sridharan Nair, Project Director, ESAF will represent the organization in the International Management Seminar to be held at Kannur University on June 24, 2011. In the One hour 20 minute session, the topic to be covered, 'creating a fairer world', will touch the aspects of microfinance, micro entrepreneurship and fair trade.

## ESAF Central Zone organizes program for livelihood units' members



Game session during the programme

On May 22, 2011 ESAF organized a get together for all livelihood members along with their families at Choker Dhani, Nagpur. Almost 100 people participated in the program. The objective of the program was to convey to the family members the importance of supporting women-oriented livelihood programs. The program started with the family members introducing themselves to the

participants, followed by a few tricky games including musical chair. Santos Uiky, Field Staff, ESAF proposed a vote of thanks.

## ESAF organizes Community Water tap model at Bhimwadi

On May 19, 2011, ESAF central zone organized a program at Bhimwadi to celebrate the success of Water and Sanitation project. The main objective of the program was to underscore the importance of WATSAN project and to handover the responsibility to the Water Committee of Bhimwadi. Mansoor Khan, Corporator, was the Chief Guest for the program. Harshwardhan, Brijesh Srivastava and Archana Choudhary from CHF and, Sandhya, MSS Lecturer also participated in the program. During the program, a local resident delivered a speech, in which she recollected the transformation of Bhimwadi from a slum devoid of basic facilities to a place which now enjoys individual water connection and toilets. Later, Mansoor Khan inaugurated the water tank and bore well facilities. During his inaugural address, he appreciated ESAF for delivering the benefits, which various Governments in the past failed to deliver. He then distributed TATA water purifiers to five community members. Deepak, a water committee member, introduced to the audience all the members of the water committee. Sandhya explained to the audience the importance of health and hygiene by emphasizing on the importance of healthy practices like drinking pure water, bathing regularly, washing hands, using toilets and there by keeping a clean environment. Amit Das, member ScaleUP project ESAF, proposed a vote of thanks.

## Corporate Social Responsibilities

### ESAF organizes Leadership / Skill training and Jyothirgamaya programs

ESAF organized Leadership training programs in Trivandrum and Alapuzha and Skill training (for Soap and Soap Powder making) programs at Kollam and Kozhinjampara in the month of May. ESAF also organized Jyothirgamaya, the kids program in Kottayam on May 23, 2011.

### ESAF organizes painting competition


On May 20, 2011, ESAF organized Painting and Hand Washing competitions for children at Bhimwadi. 80 children participated in the Painting competition. The subject for the competition was 'Clean Community'. Sandhya, MSS lecturer, taught them the importance of personal habits like washing hands regularly before and after eating, bathing, washing vegetables before chopping, keeping toilets and surroundings clean etc. She advised the Water Committee members to regularly clean the tanks and maintain the level of hygiene. Ranjeeth Ambastha from CHF appreciated the participants in the Hand Washing competition and explained to them the importance of washing hands with soap.

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

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A Corporate Communications Initiative.



## 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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