

Corporate

ESAF, implementing partner for National Amla Mission project

ESAF was selected as an implementing partner for National 'Amla Mission in Palakkad and Ernakulam districts. The mission is aimed to propagate the importance of cultivating Gooseberries (Nelly). On behalf of ESAF, ESAF Swasraya Producers Company Ltd., (ESPCL) is responsible for implementing the project sponsored by State Medicinal Plant Board and Department of Health and Family Welfare, Kerala.



K. Paul Thomas interacting with the sangam members during the cluster reformation program

The project was conjoined with ESAF Microfinance's Cluster Reformation programs in the districts of Ernakulam and Palakkad for effective implementation. Grafted and wild varieties of Gooseberry plants were distributed to the sangam members. In Palakkad district, programs were conducted in the following areas – Muthalamada, Vadakenchery, Mudapallur, Pudukkodu, Palakkad, Olavakod, Pattambi, Kottayi, Chittoor, Nenmara, and Ottapalam. In Ernakulam district, the programs were conducted at Trippunithura, Piravam and Perumbavoor regions. The inaugural program was held at Muthalamada on July 13, 2011 and the last program for the month was held at Kottayi on July 26, 2011. The remaining programs to be held in Ernakulam and Palakkad districts would be completed in the next two months.

ESAF implementing partner for Home Herbal Garden project

ESAF was selected as an implementing partner for Home Herbal Garden Project in the districts of Kottayam and Ernakulam. On behalf of ESAF, ESAF Swasraya Producers Company Ltd (ESPCL) is responsible for implementing the project, which is sponsored by State Medicinal Plant Board and Dept. of Health and Family Welfare, Kerala. The project, which was launched at Changanassery Municipal Town Hall, was inaugurated by C.F. Thomas, MLA,



C.F. Thomas inaugurating the Home Herbal Garden project

Changanassery and presided over by K. Paul Thomas, Managing Director, ESAF Microfinance. In the first phase, the project targets 150 homesteads each in Ernakulam and Kottayam districts. The implementation of the first phase in Kottayam district has been completed. The homesteads were selected in co-ordination with local bodies like Corporation, Municipality and Panchayath. Those having 5 cents of land in Corporation area, 15 cents of land in Municipality area and 25 cents of land in Panchayath

area were selected as beneficiaries. The total number of plants allocated to each household was 50. Moreover, State Medicinal Plant Board has supplied brochures on agro-technology and home remedies to be distributed to the beneficiaries free of cost.

ESAF felicitates MLAs

ESAF Microfinance felicitated MLAs in the regions of Chittur (K. Achuthan), Perumbavoor (Saju Paul) and



K. Paul Thomas honouring Saju Paul, MLA, Perumbavoor

Chenganassery (C.F. Thomas) in the month of July, 2011. The first two programs were held on 16th and 23rd at the respective branch offices of ESAF Microfinance and the last program was held on July 29, 2011, at Municipal Town Hall, Changanassery. K. Paul Thomas, Managing Director, ESAF Microfinance presided over the function. During his presidential address K. Paul Thomas reminded all the MLAs about the needs and aspirations of people at the lowest



K. Paul Thomas honouring K. Achuthan, MLA, Chittur

strata of the society. In their reply speeches, all the MLAs promised people-oriented governance that could find solutions for their problems. The MLAs also appreciated ESAF for their commendable role in the development of the society as a whole.

ESAF organizes Staff Interface 2011

ESAF organized Staff Interface, Thrissur Area on June 23, 2011 at Amballur branch. On the occasion ESAF honored C. Raveendranath, MLA, Pudukkodu. 66 staff members of ESAF attended the program. The program started at 9.30 AM with Chacko Thomas, Manager HR-Kerala, welcoming the gathering. K. Paul Thomas, Managing Director, ESAF Microfinance, presided over the function. Siby K.A., DGM, Operations, briefed the audience on the operations side. George Thomas, Director Operations, Christudas K.V., GM, HR and Admin and Ambika Soman, Manager SHG



K. Paul Thomas addressing the audience during the Staff Interface Program held in Thrissur

Fact File

As on 30th June 2011

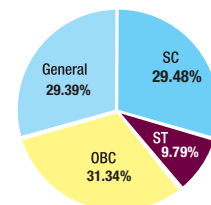
Group Lending		Figures in Millions 1\$ is ₹ 45.00
Districts	35	
Branches	148	
Centers	25,984	
Members	4,24,589	
Active Borrowers	3,05,847	
Current portfolio	₹ 1,777.17 (\$ 39.49)	
Own portfolio	₹ 1,713.35 (\$ 38.07)	
Managed portfolio	₹ 63.82 (\$ 1.42)	
Repayment Rate	97.39%	
PAR > 30 days	2.19%	

Portfolio Distribution	
Income Generation Loan	₹ 1,551.03 (\$ 34.47)
General Loan	₹ 215.43 (\$ 4.79)
VVY Loan	₹ 9.28 (\$ 0.21)
Housing Loan	₹ 1.43 (\$ 0.03)

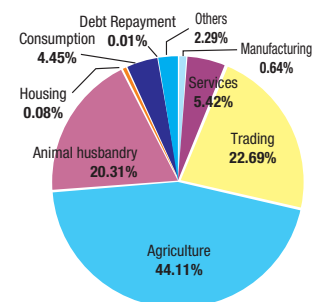
Personnel Strength	
Loan Officers / Field Staff	968
Total Staff	1541

During the Month	
New Clients	4,157
Amt. Disbursed	₹ 165.45 (\$ 3.68)

Client Distribution by Social Status



Client Distribution by Activity



Federation also spoke on the occasion. C.D. Sunny, Area Manager, proposed a vote of thanks. The program was followed by lunch and a photo session. The Staff Interface program was held across all the areas in Kerala.

ESAF Central Zone organizes Staff Interface Program

The Staff Interface program at ESAF Central Zone was held at LB Hotel, Nagpur on July 11, 2011. The program was attended by 130 members of staff from the branches Sadar, Koradi, Kanhan, Umred, Pardi, Wadi, Butibori, Hingna, Bhandara, Gondia, Tumsar, and Ramtek under Central Zone.

K. Paul Thomas, Managing Director, ESAF Microfinance, George Thomas, Director- Operations, and George K. John,



K. Paul Thomas and George Thomas wearing traditional Maharashtrian turbans 'pheta'

General Manager, Central Zone attended the program from the Top Management side. The program started with George K. John presenting a brief report on the activities of ESAF Central and North India. Farhat Qureishi, Project Officer, moderated the entire program.

K. Paul Thomas during his speech shared with the audience his vision for the poor and the marginalized people of India. He also highlighted on the struggles he had undergone to build one of the biggest Microfinance Companies in India from a humble beginning. He motivated the staff to take up new challenges and explore new areas of operations. George Thomas later divulged the plans for the Company in the next 5 years.

An open session was conducted in the end, where all members of the staff were given an opportunity to share their views, suggestions and complaints with the Managing Director. The interaction helped the management to gather first-hand knowledge on the activities happening at the field level.

ESAF Central Zone organizes 'Arogyam'

ESAF Central Zone organized a 2-day training program (Arogyam) on Women's Health on July 9th and 10th, 2011. 18 staff members of ESAF participated in the TOT session led by K.S. Rao & Dr. Somitra Dutta. The program focused on topics like Hygiene, Child birth, Nutrition, Precaution at the time of pregnancy and Steps to be followed to stay healthy at old age



Arogyam program in progress

etc. George K. John, General Manager, Central Zone, inaugurated the program. Other topics covered during the sessions were Safe child birth, How to avoid domestic violence, Proper treatment at the time of pregnancy,

Precautions taken during uterus infection etc. The participants are expected to educate the SHG members on the importance of their lives and the nutrition required to keep them healthy.

Each session was divided into 15 & 60 minutes learning processes and each chapter was illustrated with appropriate pictures & diagrams. After completion of the training sessions, dates were finalized for the branches to organize the training programs at the field level. The participants in the end received training certificates from George K. John.

ESAF Organizes Cluster Reformation Programs

For the month of July, ESAF organized Cluster Reformation Programs in the following areas – Kundukad, Kadapra, Muthalamada, Thrissur, Idukki, Ambalappuzha, Kodungallur, Ottappalam, Para, Ponnani, Kozhikode, Karunagappilly, Thrippunithura, Vadakkenchery, Kattappana, Mudappallur, Nellimattom, Chittur, Nenmara, Pattambi, Njarackal, Kottayi, Vakathanam, Balussery, Pudunagaram, Cherthala, Palakkad, Adimaly, Nedumkandam, Pampadi, Alappuzha, Kanjirappilly, Perinjanam, Perumbavoor, Thuckalai, and Olavakod.

ESAF Livable Cities Project gaining momentum

ESAF in association with Health Bridge Canada has initiated advocacy and networking with local Governments in Nagpur and Bangalore to make these cities child and pedestrian friendly. Shrinking spaces in the cities, growing pollution and lack of free spaces such as parks and playgrounds are making children in the urban cities, confining themselves within the four walls of their homes.

The project primarily aims at making public spaces such as parks and playgrounds much more accessible to children in Nagpur and Bangalore cities. ESAF team held discussions with the officials of both Municipal Corporations to seek their support in this noble endeavor and to see that the non-functional parks are made functional. One of the thrust areas of the project covers inclusive parks for children with special needs. During the summer holidays, when the project team organized various activities in one of the non-functional parks in Nagpur, over 120 children participated along with their parents, which showed their enthusiasm to get involved in various outdoor games.



Farhat Qureishi in talks with Nagpur Municipal Authorities

Corporate Social Responsibilities

ESAF organizes Financial Literacy Programs



Participants at the financial literacy program held at Ambalappuzha

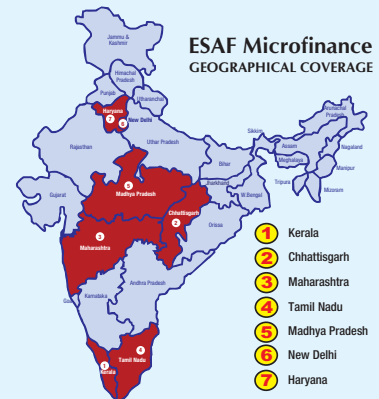
Under the aegis of ESAF SHG Federation, Financial Literacy Programs were organized in Amballur, Ambalappuzha and Alappuzha branches in the month of July. The programs at Amballur and Ambalappuzha were held on July 12, 2011 and July 14, 2011 respectively. The program at Alappuzha was held on July 22, 2011.

ESAF organizes Eye Camp and Jyothirgamaya programs

ESAF organized eye camp at Irinjalakuda, Govt. Girls High School, on July 31, 2011. The Jyothirgamaya program for kids was held at Pampadi on June 21, 2011



Eye camp in progress at Irinjalakuda



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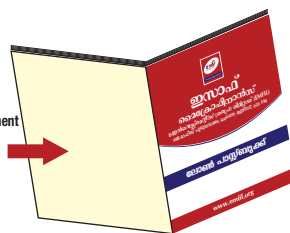
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