

Corporate

ESAF participates in IIMK Entrepreneur Summit

K. Paul Thomas, Managing Director, ESAF Microfinance was invited as a key note speaker at the IIMK Entrepreneur Summit held at IIMK Campus, Kozhikode on Sep 03 and 04, 2011. The Summit was the first of its kind in Kerala and the underlying idea was to bring business leaders, venture capitalists, seasoned and upcoming entrepreneurs, academia and students under one umbrella. A gamut of activities were covered under the event like Entrepreneurial



K. Paul Thomas delivering his message during the IIMK Entrepreneur Summit held in IIMK campus Kozhikode.

Lecture series, Entrepreneurial workshops, Panel discussions, Investment fair, Startup fair etc.

ESAF celebrates Onam 2011

ESAF celebrated 'Onam' the most popular Kerala festival in grand style at the Society Hall, Mannuthy on Sep 07, 2011. The program was inaugurated by K. Paul Thomas, Executive Director, ESAF. Devi Chandana, Film actress and Kishore Varma, Play back singer were the Chief Guests for the program. Prize money was given to the winners of the cultural events held as part of the program.



K. Paul Thomas inaugurating the Onam celebrations along with Devi Chandana and Kishore Varma

In the Floral Carpet contest held as part of the festival, HR team won the First prize. Insurance and Operations teams won the Second and Third prizes respectively. Joy M. Mannur, President, Press Club, Thrissur, Dr. Jyothi Bhaskar, and Dr. Estelitta, Professors from Communication Centre, Agricultural University, Mannuthy were the Chief Judges of the Floral Carpet contest. A. Akbar, Strategic Advisor and Jacob Samuel, Director, ESAF Healthcare spoke on the occasion. The Onam programs were held across all the branches in the country. Onam kits were distributed at branches in Punalur, Kollam and Vadanapilly.



The floral carpet that won the first prize

OIA India Report praises ESAF

The initiative taken by ESAF Microfinance on the Social Performance Management front was particularly highlighted in the SPM India report of Opportunity International, Australia. The report cited the practices followed by the Company like Financial literacy training and Pre-payments on future installments as appropriate product designs. When the latter could help the clients in managing their volatile cash flow in a better manner the former could help them in avoiding over-indebtedness.

The report also applauded other responsible practices followed by ESAF like providing clients training on credit methodology, providing employees incentives based on the quality of loan portfolio and deploying a foolproof complaint redressal mechanism.

ESAF Microfinance - Poverty data

As per June 2011 poverty data, 68% of new clients of ESAF were living on less than US \$2 a day, compared to 60% of existing clients. The results also show that clients with agricultural and animal husbandry businesses are more likely to live in poverty (75% and 77% respectively) than clients with shops or tailoring businesses (59% and 54% respectively).

ESAF participates in 'Shilpotsav 2011'



Mukul Wasnik at a Fair Trade shop at Shilpotsav 2011

ESAF participated in Shilpotsav -2011, a handicrafts and folk art fair held in 'Dilli Hat', Delhi. The two-week program was inaugurated by Mukul Wasnik, Minister for Social Justice and Development on Sep 17, 2011. More than 200 artisans from across the country participated in the function. The participating artisans were provided with concessional finance, skill enhancement and training to help them develop marketing links. ESAF observed International Bamboo Day on Sep 18, 2011 by promoting bamboo products.

The apex bodies of the ministry that have organised the fair include NSFDC (National Scheduled Caste Finance and Development Corporation), NSKFDC (National Safai Karamchhari Finance and Development Corporation), NHFDC (National Handicapped Finance and Development Corporation), NBCFDC (National Backward Class Finance Development Corporation), and NISD (National Institute of Social Defence).

ESAF Launches Second Phase of Nirmal Jeevadhara

ESAF Launched second Phase of Nirmal Jeeva Dhara in Madhya Pradesh, Maharashtra and Chhattisgarh in partnership with Water.org USA, supported by PepsiCo Foundation. The launching ceremony of the second phase was organized in Chennai. George Thomas lightened the lamp on behalf of all partners of Water.org. Rich Thorsten, Director of International Program, Water.org was the Chief Guest. George Thomas, Director Operations – ESAF Microfinance, Philip John, DGM (TN) and George K. John, GM, Central Zone participated in the program.

Fact File

As on 31st August 2011

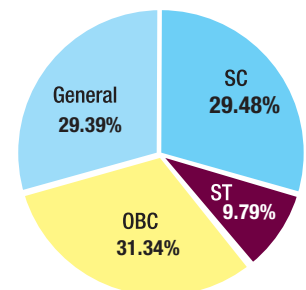
■ Group Lending		Figures in Millions
		1\$ is ₹ 45.00
Districts	35	
Branches	148	
Centers	25980	
Members	422741	
Active Borrowers	288408	
Current portfolio	₹ 17,660.14 (\$ 360.41)	
Own portfolio	₹ 17,624.02 (\$ 359.67)	
Managed portfolio	₹ 36.12 (\$ 0.74)	
Repayment Rate	97.04%	
PAR > 30 days	2.12%	

■ Portfolio Distribution	
Income Generation Loan	₹ 1,579.56 (\$ 32.24)
General Loan	₹ 176.18 (\$ 3.60)
VVY Loan	₹ 8.96 (\$ 0.18)
Housing Loan	₹ 1.31 (\$ 0.03)

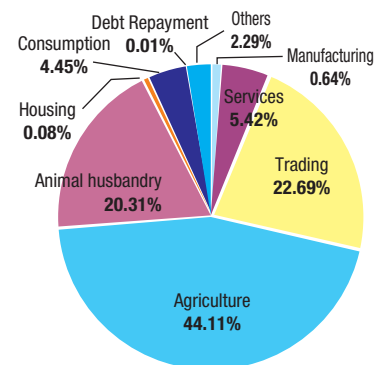
■ Personnel Strength	
Loan Officers / Field Staff	927
Total Staff	1488

■ During the Month	
New Clients	7,544
Amt. Disbursed	₹ 303.12 (\$ 6.19)

Client Distribution by Social Status



Client Distribution by Activity



George Thomas launching the second phase of Nirmal Jeevadhara

In his inaugural address George Thomas said that ESAF was planning to reach out 25000 families through the program in the second phase which would in turn benefit around 1.25 lac population.

ESAF Celebrates International Car Free Day

ESAF along with Health Bridge International celebrated International Car Free Day in Bangalore on Sep 22, 2011. The campaign included creating awareness through posters in IT companies / parks like Oracle in SJR I park, Bhagamane Tech park, Alcatel, IBM, various apartments in and around Whitefield; L'Oreal Paris, Residency Road etc. International Car Free Day is a growing global movement celebrated this year in 37 countries and 1923 towns and cities.



In India, Mumbai has been celebrating car free day since 2010 in the month of February on the stretch of Carter Road, Bandra. Many countries in Europe, America and most of the Asian countries are celebrating the International car free day and to name a few cities- Times Square, Copenhagen, Ottawa, Brussels, Jakarta, Vietnam, Bogota, New York etc. Currently Bogota holds the world's largest car free week day event covering the entire city.

ESAF's awareness program targeted to promote the message of car free day with book stores such as Crosswords, Gangarams, Higginbothams, Sapna Book House, Community library chain Just Books, Archie's Gallery in Brigade road, Bata showroom and Federal Bank in Banaswadi Village, Hypermarket at Marathahalli etc. Apart from this, 15,000 handbills were distributed through newspapers in four areas in the city.

ESAF Organizes Internal Auditors' Development program

In order to develop a competent Internal Auditors' Team, ESAF has organized an Internal Auditors' Development Program on Sep 23 and 24 2011. The two day workshop was led by Georgey Oommen, Head Training, LIC. Sessions on Microsoft Excel and Operational / SHG updates were also part of the program.



Internal auditor's training program in progress.

ESAF organizes Promotion Test 2011

For identifying potential leaders who can take the business forward ESAF organized a promotion test at the Society Hall Mannuthy and Registered Office Chennai, on Sep 17 and 24, 2011, respectively. 247 candidates from Kerala Zone and



K. Paul Thomas inaugurating the Promotion Test by opening the sealed question paper

14 candidates from Tamil Nadu Zone attended the test. The Promotion Test 2011 was officially inaugurated by K. Paul Thomas, Managing Director, ESAF Microfinance. George Thomas, Director Operations and Christudas K.V, General Manager HR, appreciated the participants for their zest for improvement.

ESAF HR Team at the Head office also organized Train the Trainer program. Praveen Parameswaran led the training in Kerala and Tamil Nadu and Aloysius handled the session in Central Zone.

ESAF Participates in Livelihood Enterprise Development Workshop

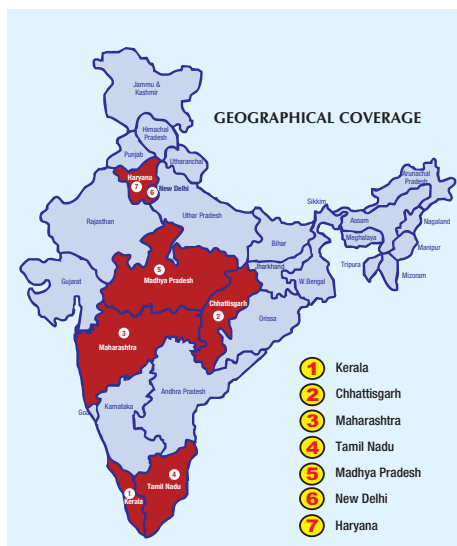
ESAF Participated in the Livelihood Enterprise Development Workshop held at Ahmedabad on September 15-17, 2011. The workshop was organized by Indian Institute of Management in collaboration with FWWB and Citi Group. Mereena Paul, Chairperson, Grievance Cell, ESAF Microfinance and Joji Koshy Varghese, COO, ESAF Swasraya Producers Company Ltd. represented ESAF in the function.

ESAF Organizes Leadership Training Programs

In the month of September, ESAF organized Leadership Training Programs in the Perumbavur and Thaikattukara branches on Sep 20, 2011 and Financial Literacy Program at Kulasekharam on Sep 17, 2011.



Financial Literacy programme in progress



Corporate Social Responsibilities

ESAF organizes Skill Training Programs

In the month of September, ESAF organized Skill Training program on Ornaments making at Punnekkad, Kayamkulam, and Kollam branches from Sep 19 to 23, 2011. Skill Training Program on Candle making was held at Pattambi branch on Sep 16, 2011 and the program for Kitchen Garden was held at Vaikom on Sep 24, 2011.



Ornaments making training in progress

Your feedback is important. Do write to us:

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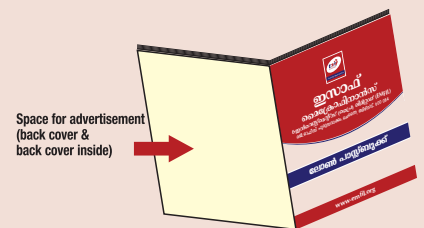


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Total Clients 4,50,000+
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