

## Corporate

### ESAF conducting impact study on WATSAN programs

ESAF Research and Development team has started the process of measuring the impact of Water and Sanitation initiatives launched by the Company through Water Loans and also through programs organized in collaboration with Local Self Governments. ESAF was part of the Jalandhi (water and sanitation) and Jeevadhara (water connection) projects launched by the State Government. ESAF has successfully implemented community oriented water and



A carrot cultivator in the OLH colony of Kanthaloor Grampanchayat in Idukki district, a beneficiary of the JeevaDhara project implemented by ESAF with the support of local self Government.

sanitation programs in the states of Kerala and Maharashtra. K. Paul Thomas, Managing Director, ESAF Microfinance said that 'remaining true to our goals' was the inspiration behind this attempt. Sandhya Suresh, Manager R & D said that the data collection phase of the project had been completed and added that one-on-one interview with the beneficiaries, focus group discussions, stakeholder interviews, review of published literature etc. were the methods adopted for data collection.

### ESAF joins hands with MicroEnergy Credits



K. Paul Thomas inaugurating the association with Microenergy Credits at the Head Office. Also seen are George Thomas, Director Operations, ESAF Microfinance, Christudas K.V., Director NRM and Jennifer Tam, Fellow Microenergy Credits, USA.

ESAF Microfinance formally launched its association with MicroEnergy Credits Corporation USA, on Nov 09, 2011. MicroEnergy Credit is a financial intermediary, which links Microfinance institutions to the carbon markets when they lend for clean energy. K. Paul Thomas, Managing Director, ESAF Microfinance inaugurated the program held at ESAF Head Office, Thrissur. Christudas K.V., Director, Natural Resources Management, ESAF, welcomed the gathering. Jennifer Tam, Fellow, Microenergy Credits made a presentation which described the benefits of the program to all stakeholders. Jennifer Tam will be facilitating ESAF Microfinance in earning the carbon points that is marketable in the international market.

### ESAF launches fair trade India Brand

Prerana handicrafts under ESAF Swasraya Producers Company, has launched Fair Trade India Brand in the City Centre shop at Thrissur on Nov 21, 2011. George Thomas, Director Operations, ESAF Microfinance, inaugurated the program. Last year Fair Trade Forum-India (FTF – India)



Fair Trade India brand wall at Prerana Shop in Thrissur

launched Fair Trade India brand to popularize the concept of fair trade in India. Fair Trade India products will be sold through 100 shops across India, which have Fair Trade Forum membership.

### ESAF Organizes Essay Competition



The participants of the essay competition with Jacob Samuel, Director, ESAF Healthcare

ESAF organized essay competition for school going children on Nov 12, 2011. A preliminary test was conducted on the topic 'Primary education and children in India' and 10 best essays were selected for the final competition held at ESAF Head Office, Thrissur. The topics for the finals were Child Labour, Right to Education Act and Role of Missionaries in Promoting Education in India. Mereena Paul, Chairperson, Grievance Cell and Jacob Samuel, Director, ESAF Healthcare distributed Certificates and Mementos to the participants. Jubili Sherine George, Manager - ESAF Society, welcomed the participants. Eby Koshy Oommen, PRO-ESAF Society, Varghese Koshy, PRO-ESAF Microfinance and Zeroob K. Baby, Executive, ESAF SHG Federation co-ordinated the program.

### Livable Cities project gaining ground



Children in skating mood at Nagpur

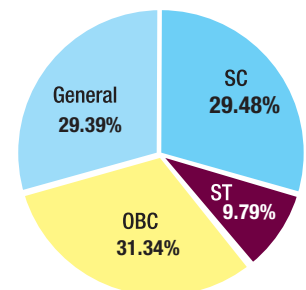
ESAF Livable Cities project is gaining ground in the cities of Nagpur and Bangalore. The project goals are aimed at encouraging playing activities among girl children, as they don't have enough playing parks compared to boys. ESAF team has organized various outdoor playing facilities for them including cycling and skating with the support of their parents. Also the girls could visit the parks, which are now made functional as a result of the organization's interaction with the Nagpur Municipal Corporation.

## Fact File

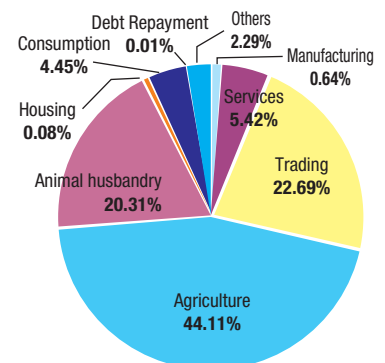
As on 31<sup>st</sup> October 2011

	Figures in Millions	1\$ is ₹52.00
<b>Group Lending</b>		
Districts	35	
Branches	148	
Centers	25,772	
Members	4,22,676	
Active Borrowers	2,88,507	
Current portfolio	₹ 1,979.57 (\$ 37.94)	
Own portfolio	₹ 1,968.22 (\$ 37.72)	
Managed portfolio	₹ 11.35 (\$ 0.22)	
Repayment Rate	96.00%	
PAR> 30 days	1.96%	
<b>Portfolio Distribution</b>		
Income Generation Loan	₹ 1,835.67 (\$ 35.18)	
General Loan	₹ 133.87 (\$ 2.57)	
VVY Loan	₹ 8.77 (\$ 0.17)	
Housing Loan	₹ 1.25 (\$ 0.02)	
<b>Personnel Strength</b>		
Loan Officers / Field Staff	909	
Total Staff	1,493	
<b>During the Month</b>		
New Clients	9,729	
Amt. Disbursed	₹ 370.24 (\$ 7.10)	

## Client Distribution by Social Status



## Client Distribution by Activity



## ESAF Launches Online Appraisal Software

ESAF Corporate HR has introduced the online appraisal software- EAS on Oct 01, 2011, that allows the employees to do their appraisal online. The state-of-the art software was launched by K. Paul Thomas, Managing Director, ESAF Microfinance, by entering the user name and password. The software provides efficient pooling of appraisal data along with vernacular language support to the field staff.



November 2011

## ESAF Southern Area launches NPS



G. Karthikeyan inaugurating the NPS scheme of ESAF Southern Area

ESAF Southern Area launches NPS scheme on Nov 24, 2011. G. Karthikeyan, Speaker of the Kerala Assembly, inaugurated the program held at Fatima Mata Fishermen Centre, Shankumugham. 1017 ESAF members participated in the program. George Thomas, Director Operations, ESAF Microfinance, Siby K.A., Deputy General Manager and Jijo Kuriappan, Deputy Chief Manager, Kerala Operations participated in the function from the Head Office. As part of the program a wheel chair was also distributed to the kin of a member of ESAF.



Wheel chair distribution in progress at Shankumugham

## ESAF Organizes NPS training programs at the branch level

ESAF was selected as an implementing partner, earlier this year, for the Swalambhan Yojana, National Pension Scheme promoted by the GOI. For that matter, ESAF has taken steps to educate employees across the board, on the product, through training. In November, NPS training was organized at Perumbavoor branch on Nov 10, 2011, at Poomala and Kodungallur branches on Nov 11, 2011, at Punnakkad branch on Nov 14, 2011 and at Nellimattom branch on Nov 17, 2011.

## ESAF Central India Organizes NPS Workshop



NPS training session in progress in Nagpur

ESAF Central India, organized a workshop on National Pension Scheme on Nov 15, 2011, as part of educating Area Managers about the benefits of the product and on the various operational aspects of the scheme. Akik Desai, Asst. Manager, NSDL and Vinod Vyas, Executive, NSDL were the Chief Resource Persons who shared their knowledge on the product with their participants. 25 members of staff from Central India participated in the program organized at ESAF Training Centre, Nagpur. The program covered topics like introduction to NPS, product features and operational aspects.

## Corporate Social Responsibilities

### ESAF Organizes Skill Training Programs

ESAF organized Skill development program (on dry flower arrangement), for its members at Vakathanam branch, Kottayam on Nov 22, 2011. Christudas K.V., General Manager, HR and Admin. presided over the function. Gireesh Kumar, Area Manager, welcomed the gathering and Mini Thomas, Program Co-ordinator proposed a vote of thanks. A skill development program on Fabric painting was organized at Kattakada on Nov 28 and 29, 2011. A skill training program for coir products was organized at Amballur branch on Nov 14, 2011.



Skill training program in progress at Amballur

### ESAF Organizes Financial Literacy Programs

In the month of November, ESAF organized financial literacy programs at Thoothur, Olavakode and Nenmara branches on Nov 19, 2011, at Pattambi branch on Nov 22, 2011 at Shankumugham branch on Nov 24, 2011 and at Mudappallur branch on Nov 26, 2011.

Happy New Year wishes to all readers of **ESAFNEWS**

Your feedback is important. Do write to us:

Sony V. Mathew, Editor-ESAF News,  
Evangelical Social Action Forum [ESAF]  
Hepzibah Complex, P.B No: 12, Mannuthy, Thrissur.  
Tel: 0487 2373813  
Mob: 09349701527 E-mail: sony@esaf.in

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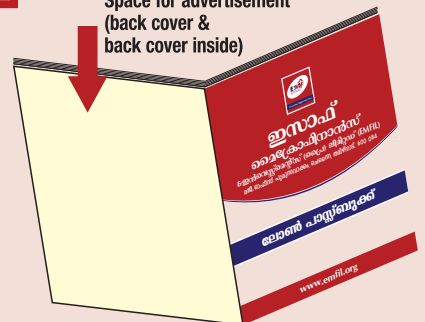
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## GEOGRAPHICAL COVERAGE



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

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