

Corporate

ESAF -ILO Shram Jyothi project comes to an end

The Shram Jyothi project promoted by ESAF and International Labour Organization (ILO) has come to an end in January 2012. The objective of the project, which was started in Jan 2010 was to formalize small and micro enterprises of ESAF's clients. As part of the project almost 600 clients have benefitted out of the program with the end survey being conducted at Nagpur, Kerala and Tamil Nadu. The project enabled 85% of the beneficiaries in the



A Shram Jyothi client proudly upholding her PAN card

treatment areas to register their businesses with the Government District Industries Centre, which enabled them to apply for and avail of grants from Khadi and Village Industries Centre, a Central Govt. Body. Other benefits extended to the clients included membership in associations, PAN card, regular maintenance of books of accounts, wider marketing opportunities through sale of products in fairs and exhibitions, branding and packing of the products etc.

"From the experience gained from the Shram Jyothi project ESAF has plans to replicate the model in other areas" says K. Paul Thomas, Managing Director, ESAF Microfinance. He added that the fact that ESAF was one among the two MFIs, ILO had selected from India for their global project (Microfinance for decent work) was itself an acknowledgement of ESAF's efforts in social development.

ESAF organizes program on Amla usage



K. Paul Thomas delivering his message during the meeting held in Palakkad

ESAF Swasraya Producers Company Ltd. along with State Medicinal Plant Board Kerala, National Amla Mission and OISCA International Women's Chapter jointly organized a program on Amla usage at Town Hall, Palakkad on Jan 27, 2012. Amla mission is aimed to propagate the importance of cultivating Gooseberries (Nelly). ESAF was selected as an implementing partner for Amla mission in July last year. K. Paul Thomas, Managing Director, ESAF Microfinance, presided over the function. K. Muhammed Saifulla, Deputy Collector, Palakkad inaugurated the program. In his presidential address Paul Thomas said that intelligent housewives could utilize gooseberries to their advantage because of its unique medicinal and business possibilities. K. Sreekumar, CEO and Rajan P.K., Chief Consultant of State Medicinal Plant Board, Dr. Parvathy Warrior, Vice-president, OISCA International, Women's Chapter, Jacob Samuel, Director, ESAF Healthcare, Joy Koshy Varghese, Chief Operating Officer, ESAF Swasraya Producers Company Ltd.,

and Biju E.J. Area Manager, ESAF Microfinance also spoke on the occasion.

A demonstration on value added Amla products and classes on the usage and value addition of Amla were also conducted as part of the program apart from drawing / quiz competitions for school students.

ESAF shares Livable Cities report with KSCPCR



Presentation of livable cities report with KSCPCR in progress

On January 31, 2012, ESAF has shared the research report of 'Livable Cities Bangalore' project with Nina Nayak, Chairperson, Karnataka State Commission for Protection and Child Rights (KSCPCR). Mamatha M.R. & Dr. Madhu, Commission members, KSCPCR also attended the meeting. Manju George, Manager, R&D, ESAF made the presentation. The project initiated by ESAF has completed one year and it aims to create more child-friendly spaces for female children in the cities of Bangalore and Nagpur.

The study, which was a multi-sectorial analysis of Bangalore city was conducted in 4 zones of Bruhat Bangalore Mahanagare Palike (BBMP) and was conducted among children, teachers, parents, parents of disabled children, officials from Government and Non Governmental Organizations, different stakeholders in health, disadvantaged children from institutionalized and non institutionalized backgrounds etc. The study threw light on how the city of Bangalore catered to the need of children from all walks of life using liveability indicators like transportation, safety, health, education, land use, neighbourhood and governance.

The commission appreciated the relevance of the study in a city like Bangalore and advised to segregate the results under different departments concerned. The KSCPCR is a statutory body set up by Government of Karnataka under the Commissions for Protection of Child Rights Act 2005, an Act of Parliament. The Commission has the important role of examining and reviewing safeguards meant for protection of child rights, and recommending measures for their effective implementation. It functions as a civil court and hears petitions pertaining to violation of child rights.

Study on non-financial services shows positive impact



K. Paul Thomas giving intern certificate to Erika

K. Paul Thomas, Managing Director, ESAF Microfinance awarding Internship Completion Certificate to Erika O' Donnell, from Ireland, who had completed the internship program successfully, for a period of one month. She studied the "Impact of non financial services provided by ESAF - SHG Federation on microfinance clients" and concluded with a positive statement. The study was

Fact File

As on 31st December 2011

Group Lending		Figures in Millions
		US \$ is ₹ 53.11
Districts	35	
Branches	148	
Centers	26241	
Members	430454	
Active Borrowers	300885	
Current portfolio	₹ 2137.11 (\$36.24)	
Own portfolio	₹ 2084.30 (\$39.24)	
Managed portfolio	₹ 52.81 (\$0.99)	
Repayment Rate	97.17%	
PAR > 30 days	1.78%	

Portfolio Distribution

Income Generation Loan	₹ 1,949.74 (\$36.71)
Income Generation Loan (2 Yrs.)	₹ 79.45 (\$1.50)
General Loan	₹ 98.04 (\$1.85)
VVY Loan	₹ 8.73 (\$0.16)
Housing Loan	₹ 1.15 (\$0.02)

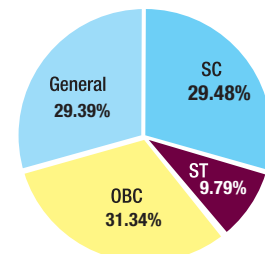
Personnel Strength

Loan Officers / Field Staff	871
Total Staff	1468

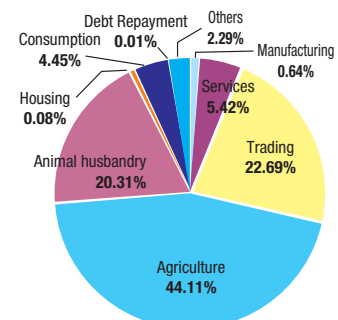
During the Month

New Clients	14,434
Amt. Disbursed	₹ 394.85 (\$7.43)

Client Distribution by Social Status



Client Distribution by Activity



conducted in four branches of ESAF microfinance in Kerala, covering 50 respondents using various participatory tools. The study revealed that the non financial services provided by SHG Federation definitely added value along with the financial services as the clients who had undergone the training had better awareness and demonstrated skills in communication, opinion building, leadership roles etc. than those who had not undergone any training.

ESAF celebrates Republic Day

ESAF celebrated 63rd Republic Day on Jan 26, 2012 by hoisting the National Flag at Ebenezer Complex, Mannuthy. K. Paul Thomas, Managing Director, ESAF Microfinance, hoisted the National Flag and delivered the Republic day message. Flag hoisting was followed by fireworks. In his message, Paul Thomas dwelt on the importance of creating opportunities through holistic development. He added that ESAF is dedicated to upholding the values of unity that drive the nation.

ESAF participates in Kerala Vyapari Vyavasayi Ekopana Samithi Program

ESAF participated in the Republic Day procession organized by the youth wing of Vyapari Vyavasayi Ekopana Samithi, Mannuthy. Children of ESAF staff and SHG members participated in the street tableaux organized as part of the program. In the March Past all the educational institutions located in Mannuthy participated. The rally started from Vyapar Bhavan premises and ended at Veterinary College Ground, Mannuthy. ESAF sponsored trophies to the winners of the March Past.



A still from the tableau organized by ESAF

ESAF opens Corporate Agency Office for SBI Life



K. Paul Thomas inaugurating the ESAF-SBI Life corporate agency office

ESAF microfinance was selected as a corporate agent of SBI Life Insurance. An office dedicated for this was opened at Adam Bazar, Thrissur on Jan 27, 2012. K. Paul Thomas, Managing Director, ESAF Microfinance inaugurated the program. George Thomas, Director Operations, Jacob Samuel, Director- Healthcare, A. Akbar, Strategic Advisor, Christudas K.V., General Manager, HR, Sundaram T.R., Head Insurance, Joby C.O., CFO, Sivakumar, Relationship Manager, SBI and Shyju, Branch Manager, Star Health Insurance spoke on the occasion.

ESAF organizes SHG Mela

ESAF Microfinance Koradi branch celebrated second anniversary by organizing an SHG Mela. More than 1,700 members gathered with their children for the celebrations. Mahendra Sobhagye, Livelihood Development Officer, Slum Rehabilitation Authority, inaugurated the program. Sudha Ireskar, Social Welfare Officer, NMC, George K John, Zonal Head ESAF Microfinance and other staff from different branches attended the program.

During his inaugural address Sobhagye highlighted on the changes brought in by SHGs in the society and especially in women. During his speech, George K. John said that he



Mahendra Sobhagye addressing the gathering

wanted to see the SHG Members graduated from being small time leaders to MLAs & MPs. Sandeep Waghare, Area Manager, educated the participants on the National Pension Scheme of the Central Government. ESAF Microfinance was selected as an implementing agency for the scheme. ESAF SHG members actively participated in the program through group dances, folk dances, comedy shows and skits. Stalls for selling ESAF SHG members' products were also organized at the venue.

ESAF organizes NPS Training Programs

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 the route of popularizing the product through training organized across the board, at all the branches. In January, NPS training was organized at Kanjirapally branch on Jan 12, 2012 and at Adimaly on Jan 17, 2012.

Corporate Social Responsibilities

ESAF organizes Financial Literacy Programs

ESAF has been regularly conducting financial literacy programs to educate the clients. In the month of January financial literacy programs were held at Cherpu on Jan 21, 2012 and at Nilambur on Jan 24, 2012.



Financial literacy program at Nilambur in progress

ESAF organizes wheel chair distribution

At Nilambur ESAF organized Wheel Chair distribution program along with the financial literacy program on Jan 24, 2012 at Vyapar Bhavan, Nilambur. George Thomas, Director Operations, ESAF Microfinance delivered the key note address. Sherly Varghese, Block Panchayath President inaugurated the program.



George Thomas with Sadiya, a beneficiary

Your feedback is important. Do write to us:

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