

Corporate

V.C. Kabeer Inaugurates ESAF Centre at Vadakkenchery

V.C. Kabeer, former Health Minister, Govt. of Kerala, inaugurated ESAF Centre at



V.C. Kabeer inaugurating the function

Vadakkenchery on Nov 02, 2009 at 10 A.M. Varghesekutty, Standing Committee Chairman, Vadakkenchery Grama Panchayath, inaugurated the first sale of the Agri Nursery. K. Paul Thomas, Executive Director ESAF, presided over the function. George Thomas, Director Operations welcomed the gathering. Raju P. K., District Secretary, Kerala Vyapari Vyavasaya Ekopana Samithy, P. Raveendran, Branch Manager State Bank of India, Vadakkenchery, Jacob Samuel, Director ESAF Healthcare and Annakutty Johny, Cluster President delivered felicitation speeches. More than 250 invitees attended the function. C. D. Sunny, Area Manager, ESAF Microfinance, proposed Vote of Thanks.

ESAF Goes to North Kerala



George Thomas, Director Operations, inaugurating the Kozhikode branch

The 99th branch of ESAF Microfinance was opened in Ramanattukara, Calicut on Nov 10, 2009. George Thomas, Director Operations, presided over the function. Anil T. Mathew, Vicar, Evangelical Church Calicut, led the dedication mass. Samson Philip, UESI Calicut, Varghese T.C., Pastor, AG Church Calicut,

Sulekha, Sangam Member, Abraham Philip, Deputy Chief Engineer, Local Authority Calicut, Shibu Chacko, Branch-in-charge Calicut, and P.D. Mathews, Manager Business Development, delivered speeches.

ESAF Observes World Toilet Day

As part of the Nirmal Jeevandhara Project supported by water.org, ESAF observed World Toilet Day on November 19, 2009 at various slums, schools and nearby villages in Nagpur. The objective of observing Toilet Day was to create awareness among the communities regarding the importance of hygiene.

Activities like Street Plays, Poster Show, and Pamphlet Distribution were organized. The theme of the street play was based on the ill-effects of open defecation, benefits of toilets, and importance of hygienic habits. Awareness program at school was organized in association with Hygiene club. Both students & teachers participated in the program.



School children displaying posters on good hygiene practices

ESAF Joins Hands with Dutch Aid

ESAF joined the partnership program, Financial Inclusion Improves Sanitation and Health (FINISH), promoted by Netherlands based donor WASTE and Dutch Aid. The program was aimed to offer 1 million sustainable sanitation systems in different states in India.



Roy Alex, GM, ESAF with the FINISH Project team

Fact File

As on 31st October 2009

Figures in Millions
1\$ is Rs. 47.00

■ Group Lending

Districts	28
Branches	98
Centers	16117
Members	256362
Active Borrowers	164574
Current portfolio	981.04 (\$20.87)
Own portfolio	640.72 (\$13.63)
Managed portfolio	340.32 (\$7.24)
Repayment Rate	
PAR > 30 days	1.06%

■ Portfolio Distribution

Income Generation Loan	921.06 (\$ 19.59)
General Loan Rs	48.08 (\$ 1.02)
VVY Loan Rs	8.71 (\$ 0.19)
Housing Loan Rs	3.19 (\$ 0.07)

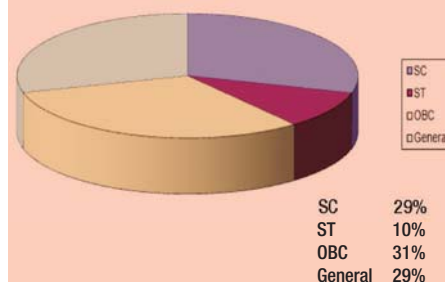
■ Personnel Strength

Loan Officers / Field Staff	638
Total Staff	1168

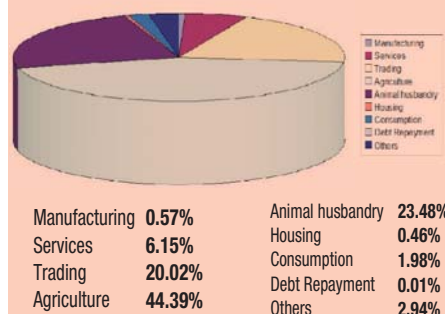
■ During the Month

New Clients	10261
Amt. Disbursed	150.9 (\$ 3.21)

Client Distribution by Social Status



Client Distribution by Activity



As per the agreement ESAF agreed to support the project for a period of 5 years. During this period a total of 50000 individual toilets are planning to construct with microfinance loan support in 30 locations in Maharashtra and Chhattisgarh.

The NGOs implementing the program will be supported by TATA-AIG, National Housing Bank (NHB), National Bank for Agricultural and Rural Development (NABARD), SNS-REAAL, UNUMERIT and WASTE.



K. Paul Thomas delivering his message

Irinjalakkuda Netra Eye Care Centre together organized a free eye-care and cataract-examination camp at SNDP LP School, Thriprayar. Vijayalakshmi, Chairperson, ESAF SHG, presided over the function. Benny K. Paul, Area Manager, inaugurated the program. Shiji A.B, Branch Manager, welcomed the gathering. More than 150 patients attended the camp.

ESAF SHG Federation Tamil Nadu Holds General Body Meeting

The Regional General Body meeting of SHG Federation Tamil Nadu was held on November 18, 2009 at Hotel Park Plaza, Coimbatore. K. Paul Thomas, Managing Director, ESAF Microfinance inaugurated the function. R. Billy, Chairman SHG Federation, welcomed the gathering. In his inaugural speech Paul Thomas motivated the Cluster presidents to take leadership roles in local body elections. He also stressed the need for counseling to members. George Thomas, Director Operations, emphasized on the need for members to be pro-active, which in turn helps Sangams to function effectively. 20 Cluster Presidents participated in the RGB meeting. During the function the Managing Director awarded Rolling shields to two best performing clusters.

Corporate Social Responsibilities

ESAF Organizes Sangam Leaders Meet and Insurance Claim Distribution

Nenmara branch of ESAF organized Sangam Leaders Meet and Insurance Claim Distribution. Shiny Ajayan, Cluster President Ayiloor, presided over the function and Sundari Vijayan, Cluster President Nenmara, inaugurated the function. Life Insurance Claim owed to Radha Kuttikrishnan, of Veena Sangam, was distributed to her nominee Krishnan Kutty.

ESAF Organizes Free Eye-care Camps

ESAF SHG Federation (Valappad Branch) and



Free eye-care camp in progress

Your feedback is important. Do write to us:

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ESAF Geographical Coverage

- 1 Kerala
- 2 Chhattisgarh
- 3 Maharashtra
- 4 Tamil Nadu
- 5 Madhya Pradesh

