

Corporate

ESAF Organizes Lenders' Meet 2012

ESAF Microfinance organized Lenders' Meet on Feb 24, 2012. The meeting started at 2 PM at Hotel Flora, Cochin (near Cochin International Airport). R. Prabha, Director ESAF Microfinance, presided over the meeting. During his presidential address he said that ESAF was able to tide over the crisis as the organization was successful in winning the confidence of the banks.



K. Paul Thomas, R. Prabha and George Thomas at the Lenders' Meet

K. Paul Thomas, Managing Director, ESAF Microfinance acknowledged the banks for the support and added that ESAF would remain committed to its goals. Bankers also appreciated ESAF for being true to the real mission of microfinance. George Thomas, Director Operations, explained the operations side and Joby C.O., CFO dwelt on the repayment and disbursement part.

After the presentations, Bankers suggested to reduce operational costs for optimum efficiency. A. Akbar, Strategic Advisor, ESAF Microfinance, proposed a vote of thanks.

ESAF Organizes 'Mikavu 2012'

As part of the 20th Anniversary celebrations, ESAF initiated 'Mikavu 2012' at Cherpu branch on Feb 15, 2012. K. Paul Thomas, Managing Director, ESAF Microfinance inaugurated the function. During his inaugural address K. Paul Thomas highlighted the values that ESAF stood for in the past 20 years, that contributed to its success.



K. Paul Thomas inaugurating 'Mikavu 2012'

The endeavor is aimed to give leadership training to newly elected cluster leaders across the state. The training team comprised of personnel from the Operations, HR and R&D departments. Almost 556 cluster leaders in Kerala received the training. The training was given on various activities covering topics like commitment, skill development etc. Apart from Cherpu, Cluster Leaders training at Perumbavoor was organized on Feb 16 and at Thoothur was organized on Feb 17.

ESAF participates in 'Gooseberry Fest'

ESAF Swasraya Producers Company Ltd. along with State Medicinal Plant Board Kerala, National Amla Mission and OISCA International Women's Chapter jointly organized 'Nellifest' at Palakkad on Feb 17, 2012. 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.

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. A cooking contest on gooseberry related dishes was also organized. O.L. Pious, Technical Officer, Medicinal Plant Board, Jacob Samuel, Program Director, ESAF, Dr. Parvathy Warrior, Vice-President, OISCA International Women's Chapter, Biju E.J., Area Manager, ESAF Microfinance, and A. Radhakrishnan, Assistant Manager, ESAF Swasraya Producer's Company Ltd. (ESPCL), spoke on the occasion.



A scene from the painting competition held as part of 'Gooseberry Fest'

ESAF participates in India Water Credit Stakeholder's Forum

ESAF participated in the India Water Credit Stakeholder's Program held at Hotel Fortune Select Excalibur, Gurgaon. K. Paul Thomas, Managing Director, ESAF Microfinance and Roy K. Alex, Director Programs represented ESAF for the function. K. Paul Thomas presented a topic on 'ESAF experience in Water and Sanitation Program'.



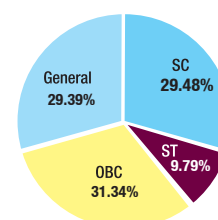
K. Paul Thomas along with P. Uday Shankar, Country Director, Water.org and Dr. Richard Thorsten, Director- International Programs.

Fact File

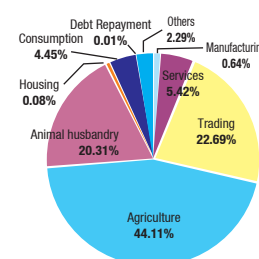
As on 31st January 2012

■ Group Lending		Figures in Millions
	₹	US \$
Districts	34	₹ 49.44
Branches	148	
Centers	26541	
Members	440066	
Active Borrowers	308438	
Current portfolio	₹ 2233.59	(\$ 45.18)
Own portfolio	₹ 2189.68	(\$ 44.29)
Managed portfolio	₹ 43.91	(\$ 0.89)
Repayment Rate	96.89%	
PAR > 30 days	1.82%	
■ Portfolio Distribution		
Income Generation Loan	₹ 1,972.49	(\$ 39.90)
Income Generation Loan (2 Yrs.)	₹ 164.58	(\$ 3.33)
General Loan	₹ 86.58	(\$ 1.75)
VVY Loan	₹ 8.82	(\$ 0.18)
Housing Loan	₹ 1.12	(\$ 0.02)
■ Personnel Strength		
Loan Officers / Field Staff	863	
Total Staff	1454	
■ During the Month		
New Clients	17,767	
Amt. Disbursed	₹ 412.87	(\$ 8.35)

Client Distribution by Social Status



Client Distribution by Activity



ESAF to implement NABARD Cluster Development Project



ESAF organized Wooden Elephants and Wooden Products training to members of Cherpu Carpenter's Society on Feb 29, 2012. Sunil from Kalady Samskritha College, is the Chief Instructor for the program. The training program will last for three months. ESAF is the implementing agency for the Cluster Development project of NABARD. Almost 25 members participated in the training program.

ESAF study advocates more public spaces

The Livable cities India programs promoted by ESAF and Health Bridge, Canada completed Phase 2 in the cities of Nagpur and Bangalore in February 2012. In both the cities, the project outcome advocated for more public spaces such as parks so as to enable children to be engaged in increased outdoor games. The studies conducted by ESAF in the Phase 1 revealed that there were not enough safe spaces for children in the cities for outdoor games. 47% parents said that their children resorted to indoor games due to space constraints. As a result, the children are deprived of a physically active life. Playing on streets is another option but unfortunately streets are hardly better. The project helped the children of the area to get a new lease of life. The park, which was not functional for several years, was made fully functional by the ESAF team with the support of Local Corporator, Park Volunteers (developed for the project) and active involvement of Residents Association. ESAF was in the forefront for conducting discussions with the officials of Nagpur Municipal Corporation.



Children at the newly built slide in Nagpur park

ESAF Organizes training program for proposal development

ESAF organized a Training program for field staff on proposal development and budget preparation in Nagpur on Feb 5 and 6, 2012. The participants included Project Officers and Field Officers of various projects in ESAF. Roy K Alex, Director Programs, George K John, GM, North Zone and Beena George were the lead trainers. The objective of the training was to provide theoretical as well as hands on experience of developing project proposals as well as log frames and delivering results in a time-bound manner. The plan was to enable the participants to implement the project in tune with the substance of the proposal.



Roy K. Alex taking a class on preparing project proposals

ESAF Organizes NPS training programs

ESAF was selected as an implementing partner, 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 February, NPS training was organized at Vakathanam on Feb 09, 2012 and at Adimly on Feb 24, 2012.

Corporate Social Responsibilities

ESAF Organizes Jewellery and paper bags training

A skill development program for making paper bags was organized on Feb 16, 2012. Almost 25 participants attended the training. The training would last until March 30, 2012. Mini Thomas and Alice were the Chief Trainers. A skill development program on Jewellery Making was organized on Feb 16 and 17 and on Ornaments making was organized on Feb 24 and 25, 2012.



Training for jewellery making in progress



ESAF is completing 20 years of existence in the month of March 2012. In a journey that spans two decades ESAF, under God, has managed to spread its vision of Creating Opportunities through interventions in livelihood creation, rural healthcare, rural education and environment protection. This would not have been possible without the support of our funders, employees and other stakeholders.

At this moment of glory, we thank you all for your support. We will continue to contribute in the development of the society, in the best way we can...

Your feedback is important. Do write to us:

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