



ESAF MICROFINANCE

Hepzibah Complex, Mannuthy P.O.
Thrissur, Kerala. 680 651, Tel/Fax: +91 487 2373813
E-mail: emfilhq@emfil.org

f /esafmicrofin t /esafmicrofin

JULY 2013

ESAF micro loans making visible changes

A study conducted by the R&D team of ESAF Microfinance among 590 clients from Central India, Tamil Nadu and Kerala revealed that microloans had made marked improvements in the socio-economic conditions of the clients.

Employment status	1 st loan	6 th loan
Daily wages	20%	20%
Housewife	66%	56%
Self employment	14%	25%
Total	100%	100%

Ownership of house	1 st loan	6 th loan
Joint Family	7%	5%
Own house	78%	85%
Rented	15%	10%
Total	100%	100%

READ MORE

ESAF joins hands with Kerala Kaumadi

True to its mission of creating a better community, ten police stations in Palakkad district were identified by ESAF as beneficiaries to receive Kerala Kaumudi daily.



Bosco Joseph, GM, ESAF Microfinance handing over the Newspaper to Rajpal Meena IPS, District Police Chief.

READ MORE

ESAF honors senior sangam members

In association with ESAF SHG Federation, ESAF Microfinance has organized a special function at Kodungallur to honour 85 senior sangam members of the Organization.

READ MORE

ESAF opens Sanma garments factory

ESAF opened a factory built for making garments at Dumka, Jharkhand. The finished garments from the factory would be marketed in the brand name Sanma.



K. Paul Thomas welcoming Harsh Mangla, Deputy Commissioner of Dumka

READ MORE

ESAF extends support to flood victims

Cometh the hour cometh the man

True to its tradition of helping the needy in their hour of crisis, ESAF SHG Federation organized relief programs to help the flood affected families in Kerala.



K. Paul Thomas distributing food kits

READ MORE

ESAF supports Manorama Vayanakalari

In order to encourage reading habits among rural children, ESAF joined hands with Malayala Manorama to promote the 'Vayanakalari' project.

READ MORE

ESAF promotes Aksharajyothi

Similar to its association with Manorama and Kerala kaumadi, ESAF also joined hands with the AksharaJyothi scheme of Managalam daily.

READ MORE

ESAF organizes auto drivers' education



Jacob Samuel inaugurating Driver Education Programme

ESAF's Livable Cities team organized an awareness program for auto rickshaw drivers at Police club, Thrissur on July 13, 2013.

READ MORE

ESAF sponsors solar lamps to tribal children



Children with their solar lamps given by ESAF

For the children in the 'Let Them Smile' child care centers in Jharkhand, ESAF has launched a unique solar lights programme in collaboration with Barefoot Power India.

READ MORE

Fact File

As on 30th April 2013

Group Lending	
Districts	33
Members	5,40,455
Branches	148
Active Borrowers	4,01,431
Centers	29,801
Gross portfolio	₹ 4,075.49 (\$68.44)

READ MORE

For more news and pictures visit
www.esafmicrofin.com

f /ESAFMicrofin