

Corporate

ESAF Organizes Conference on Disaster Relief

ESAF and Sphere India in collaboration with National Disaster Management Authority,



Revenue Minister K.P. Rajendran inaugurating the seminar on Disaster Relief flanked by K. Paul Thomas and Roy K. Alex

Kerala State Disaster Management Authority, and UNICEF organized a conference on Minimum Standards for Food, Water Supply, Sanitation & Hygiene, Health Services & Medical Cover and Psycho-Social Support in Disaster Relief, at Residency Tower, Trivandrum. The two day conference was inaugurated on Feb 09, 2010 by Prof. N. Vinod Chandra Menon, Honorable Member, NDMA, Govt of India. K.P. Rajendran, Honorable Minister Revenue and Land Relief presided over the function. During his speech the minister said that disaster plans for all 14 districts would be implemented soon. He added that final touches were being given to a state disaster plan as well. K. Paul Thomas, Executive Director, ESAF, expressed his pleasure in locally organizing such a landmark event. He stressed on the importance of this process to evolve in the state with active support and collaboration of all stakeholders. Roy K. Alex, Director – Program, ESAF, welcomed the gathering.

ESAF MED Conclave Takes Place

The ESAF Micro Enterprises Development (MED) Conclave was organized on Feb 26, and 27, 2010 at Kotagiri near Ooty. The two-day conclave was intended to bring together all the officials, involved in microfinance operations, across the board to share experiences, issues, ideas and help planning the strategies ahead. The morning devotion was led by Mathew John, head Keystone, an organization which worked with tribal communities in the Nilgiri Region. K. Paul Thomas, Managing Director, ESAF



K. Paul Thomas, delivering his message during the MED conclave held at Kotagiri

Microfinance, spoke about the humble beginning of ESAF and credited the employees for helping the organization to grow into a global entity by holding on to its vision. He emphasized that innovation would be the key to have a sustainable organisation model, amidst cutthroat competition.

ESAF Organizes SHG Conclave at Nagpur

ESAF Central Zone organized SHG Conclave for the Nagpur region on Feb 13, 2010 at Mecosabagh School Ground. Almost 1300 SHG members participated in the conclave. The purpose of this program was to provide a platform for the SHG members to share their problems and experiences.

George Thomas, Director Operations, ESAF Microfinance, Anil Bobade, Asst. Commissioner of Police, Nagpur, Ranjit Ambastha, Sr. Manager CHF, A.K. Sahadevan, Sub Inspector – Railway Protection Force, Chanda Shende, SHG Federation Trustee, R. Mohanam, Circle Head, Punjab National Bank (PNB), Paliwal, AGM, PNB, Jagdesh, Chief Manager, PNB, Soni Mathew, Manager, South Indian Bank, George K. John, General Manager, ESAF Microfinance, N.K.



George Thomas inaugurating the SHG conclave held in Nagpur

Somalimgam, DGM, EMFIL, Biju John, Manager-Operations, EMFIL, and Prajosh Rajan, Project Manager, ESAF spoke on the occasion.

During his speech Anil Bobde addressed on the importance of people's participation in maintaining law and order. George Thomas reminisced on the genesis of ESAF and spoke at length about the new products like Micro-insurance, Microcredit, and Micro- pension. R. Mohanam thanked all the participants and people involved in organizing the program. Later, George K. John gave Cheques to the Presidents /Secretaries of four SHG groups from four areas in Nagpur city and Biju John, proposed vote of thanks.

Sangam Leaders Meet Takes Place

The ESAF SHG Federation organized a Sangam Leaders Meet at Pattikad on Feb 15, 2010. The meeting, started at 10.45 AM, was presided over by Soosy Johny, Chairperson, BAC. Mary Rajan, Cluster President, welcomed all the invitees. C.D. Sunny, Area Manager, explained on the importance of proper utilization of loans

Fact File

As on 31st January 2010

Figures in Millions
1\$ is Rs. 46.00

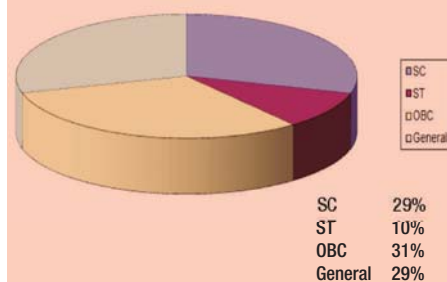
■ Group Lending	
Districts	29
Branches	104
Centers	17,689
Members	275,814
Active Borrowers	194,514
Current portfolio	1205.63 (\$26.21)
Own portfolio	893.32 (\$19.42)
Managed portfolio	312.31 (\$6.79)
Repayment Rate	98.21%
PAR> 30 days	1.07%

■ Portfolio Distribution	
Income Generation Loan	1112.47 (\$ 24.18)
General Loan Rs	82.08 (\$ 1.78)
VVY Loan Rs	8.25 (\$ 0.18)
Housing Loan Rs	2.83 (\$ 0.06)

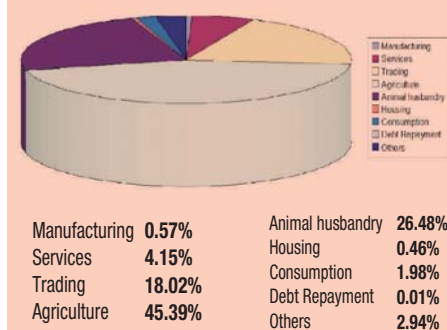
■ Personnel Strength	
Loan Officers / Field Staff	640
Total Staff	1142

■ During the Month	
New Clients	13682
Amt. Disbursed	262.51 (\$ 5.71)

Client Distribution by Social Status



Client Distribution by Activity



C.D. Sunny speaking on the occasion of the Sangam Leader's meet

and repayments. Sundaram T.R., Head – Insurance, distributed health claims to the members. Around 180 members attended the program. Later, C.D. Sunny distributed UNIT certificates to the members and Rema P.L., Cluster President, proposed vote of thanks.

Sangam Celebrates 150th Week

Runner Sangam at Valparai branch, celebrated their 150th week in the month of February. Billy R., AGM HR and Admin (Tamil Nadu Operations) and T.A.Joy, Area Manager, were the Chief Guests. All the sangam members attended the program in uniform. The sangam president explained on how ESAF, influenced and transformed their lives. The sangam members also arranged a special dinner and gifted a Wall Clock to the branch.

ESAF Central Zone Organizes Training Programs for FINISH Staff

Two days training program, for Financial Inclusion Improves Sanitation and Health (FINISH) project staff, was organized on Feb 09 and 10, 2010 at ESAF Training Centre - Nagpur. The Objective of the programme was to train the participants regarding the FINISH Project and to discuss the plans and strategies. They also discussed on issues like sanitation obstacles. Valentine Post from WASTE guided the participants on the supportive tools. Later the participants were divided into three groups for field visits and each group visited different areas like Sewerage Line at Sirispeth,



The training for FINISH Project staff in progress

and NMC Sewerage Plant at Bhandewadi. They also interacted with the beneficiaries. On the second day Prasad Sirshikar from TATA-AIG educated the participants regarding the importance of the Health and Family Insurance by showing a documentary film.

ESAF Promotes Renewable Energy Products

In order to create awareness among the locals related to solar light ESAF staff mobilized people from the community including hawkers in the Nagpur Area. Solar Lamps were distributed by



Distribution of solar lamps in progress

the Project staff at Bhim Nagar, Chikhali, T.V. Tower, Indrayani Nagar, Gittikhadan and Mankapur Area from February 04, 2010 to Feb 22, 2010. During this period a total of 118 lamps were distributed. Apart from that 30 study lamps were also distributed at Chikhali area on Feb 19, 2010.

Corporate Social Responsibilities

ESAF Organizes Counselling Class for Sangam members

ESAF microfinance organized a counselling class on the topic 'Women and Children' for sangam members of Cherp Branch in Trichur Area. Sheela Sukumaran, Branch Manager, Cherp, presided over the function. Almost 30 sangam members participated in the program apart from all the Field Staff of the branch.

Jute Products Training

ESAF Pollachi branch, Kumaran Cluster, started providing training to members in Jute products. A jute machine is bought for this purpose.

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

