

Corporate

ESAF 'Business Development Services' is now a Permanent WTO member



ESAF has fulfilled the requirements of WTO standards & monitoring system and is approved as a Fair Trade Organization. As a result, now the organization enjoys the privilege of using the Logo to promote as an FTO on its Stationery, Publications, Banners, Leaflets, Stickers, Posters, Press Releases, Websites, Catalogues, and any other Communications or Design Works. K. Paul Thomas, Managing Director, ESAF opined that the achievement was the result of ESAF's unstinted support to Fair Trade for years. He also congratulated the Business Development Team for their enviable accomplishment.

ESAF Organizes HR Roundtable

ESAF Microfinance organized an HR Roundtable on May 07 and 08, 2010 at Hotel Ashoka Inn, Thrissur. The second HR Roundtable of ESAF group was inaugurated by K. Paul Thomas, Founder and Managing Director, ESAF Microfinance. During his inaugural address he said that the conference was aimed to enhance the performance of the company through the employees. He also expressed hope that the roundtable would help the managers to meet the challenges that arise in an increasingly competitive environment. Christudas K.V., GM, HR and Admin presided over the function. During his speech he dwelt on the objectives and goals of HR. George Thomas, Director Operations, delivered the key note address. ESAF HR Manual was also



A scene from the HR Round Table Conference held at Ashoka Inn

released during the function.

The inaugural session was followed by a Firewall Leadership Training program for Managers, led by Raju Cherian, a versatile corporate trainer. On the second day R. Prabha, Corporate Legal Trainer, conducted a training program to improve the

awareness of employees on legal issues. Prabha is a retired banker, now working as a consultant in the MFI sector. He is also a board member of Saadhan.

ESAF Participates in Karma 2010

ESAF participated in Karma 2010 organized by Nehru School of Management and Jawaharlal College of Engineering and Technology under the Nehru Group of Institutions. The Annual Management Seminar was held at Ashoka Inn from May 20 – 22, 2010. William Daniel, AGM HR, represented ESAF for the function and presented a paper on 'Talent Retention Management'.

ESAF – Mangalam Pooram 'Lucky Draw Contest' Ends

ESAF- Mangalam Pooram Lucky Draw Contest held in the districts of Thrissur and Palakkad ended on May 25, 2010. The one month contest held as part of Thrissur Pooram was brought to an end at Hotel Aliya, Thrissur. K. Paul Thomas, Managing Director, ESAF Microfinance drew the lot to select the first prize winner. Sajan Varghese, Managing Director, Mangalam and Sony V. Mathew, Head-Corporate Communications, ESAF drew the coupons to select the second and third prize winners. The winners were announced through Mangalam Daily.

ESAF Wins 'Gold Medal Certificate' for Stall at Thrissur Pooram

ESAF won the 'Gold Medal Certificate' for its stall for Nursery Plants, at Thrissur Pooram Exhibition. Benjamin Joseph, Manager-Amruth Herbal Division, received the certificate and a Trophy from Adv. Therambil Ramakrishnan, MLA, Thrissur on May 24, 2010. Other significant dignitaries who



Benjamin Joseph, Manager – Amruth Herbal Division, receives the award from Adv. Therambil Ramakrishnan, Thrissur MLA

were present on the occasion included K. Radhakrishnan, Speaker, Kerala Legislative Assembly, Ramachandran Kadannappally, Devaswom Affairs Minister, Government of Kerala, P. C. Chacko, MP, R. Bindhu, Thrissur Corporation Mayor & A.T. James IAS, District Collector.

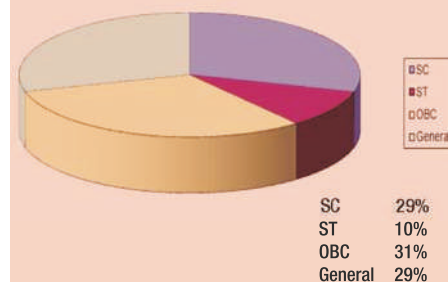
Fact File

As on 30th April 2010

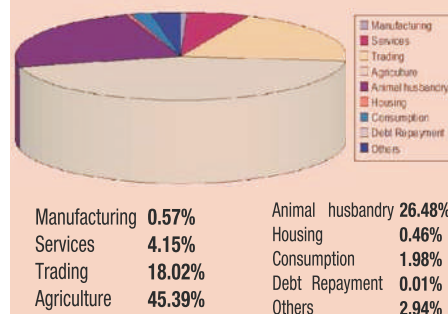
Figures in Millions
1S is Rs. 45.00

■ Group Lending	
Districts	30
Branches	106
Centers	19,515
Members	309,784
Active Borrowers	228,179
Current portfolio	1646.24 (\$36.58)
Own portfolio	1351.52 (\$30.03)
Managed portfolio	294.72 (\$6.55)
Repayment Rate	98.17%
PAR> 30 days	0.94%
■ Portfolio Distribution	
Income Generation Loan	1518.34 (\$33.74)
General Loan Rs	116.8 (\$2.6)
VVY Loan Rs	8.67 (\$0.19)
Housing Loan Rs	2.43 (\$0.05)
■ Personnel Strength	
Loan Officers / Field Staff	668
Total Staff	1140
■ During the Month	
New Clients	11511
Amt. Disbursed	260.06 (\$5.78)

Client Distribution by Social Status



Client Distribution by Activity





May 2010

ESAF Opens New Branches in Karunagapally and Idukki

On May 19, 2010 ESAF opened its Regional Office at Idukki, Karimban. K. Paul Thomas, Managing Director, ESAF Microfinance inaugurated the function. A. P. Uzman, Block Member, Kanjikuzhy presided, over the function. Dettus M. Thomas, Area Manager, welcomed the gathering. During the function Raji Sabu of Athulya Sangam shared her experiences with ESAF. Several ward members and block members of the area also attended the function. Claris Sunny, Cluster President, Cheruthony, proposed a vote of thanks.



K. Paul Thomas, lighting the lamp during the inaugural ceremony at Idukki

On May 29, 2010 the 112th branch of ESAF Microfinance was inaugurated by Siby Abraham, DGM, Operations, at Karunagapally. Pr. Joy

Thomas led the dedication service. Shijomon P.C, Branch Manager, Kollam, presided over the function and Nijo C.J, Area Manager, Kollam, delivered the welcome speech.

ESAF Opens 9th Swasraya Bazar in India

ESAF Retail (P) Ltd, opened its ninth outlet in India at Thrissur on May 31, 2010. The supermarket was inaugurated by K. Paul Thomas, Director, ESAF Retail. During his speech he said that ESAF Swasraya Bazars mainly function as a market for the original products being produced by the sangam members. He added that it gives opportunities for small producers to sell quality



K. Paul Thomas performing the first sale of the school kit to Jayashree, Malayalam Child Cine Artist

goods through ESAF retail outlets. P.K. Kochanthony, Regional Manager, South Indian Bank made the first sale. The first sale of School

Kit was received by Jayashree, Child Cine Artiste, from K. Paul Thomas. Rev Jacob Daniel, CSI Church Vicar, Thrissur and Jeo Mathew, Manager-ESAF Retail also spoke on the occasion.

Corporate Social Responsibilities

Training Program for Developing Leadership Skills

A training program for developing Leadership Skills was conducted by Cherpu branch on May 26, 2010. Sheela Sukumaran, Branch Manager, led the program.

Training on Umbrella Making

Pattikadu Branch under Thrissur Area conducted skill training on Umbrella Making on May 21, 2010. C. D. Sunny, Area Manager, inaugurated the program. Mini Thomas, from Business Development Services led the training.

Your feedback is important. Do write to us:

Sony V. Mathew
Editor, ESAF News
Evangelical Social Action Forum [ESAF]
Hephzibah Complex, P.B No: 12, Mannuthy, Thrissur
email: sony@esaf.in
web : www.esafindia.org, www.emfil.org
A Corporate Communication Initiative.



ESAF

Geographical Coverage

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

INDIA STATE MAP



N
Map is not to scale

Copyright with ESAF Microfinance and Investments Pvt. Ltd. Disclaimer:-The information is just indicative, please check with the Company for detailed info.

for more details log on to www.emfil.org, www.esafindia.org