

**Corporate****ESAF felicitates P.C Chacko, MP**

P. C. Chacko Member of Parliament, Thrissur, was felicitated by ESAF Microfinance, as part of its 'Gnam Celebrations 2009' on Aug 29. K. Paul Thomas, Managing Director, ESAF inaugurated



P. C. Chacko Member of Parliament, Thrissur being felicitated by K. Paul Thomas

the function by draping a shawl around the MP from Thrissur. During his speech P.C Chacko acknowledged the contributions being made by ESAF in the development of the economy. He also promised his support for all the social activities that ESAF was now engaged in.

P.C Chacko also distributed Gnam Kits to poor families. George Thomas, Director Operations, ESAF, Sundaram T.R, Head Insurance, Raphael Paramb, Chief Mentor, ESAF and K.T Christudas, General Manager HR, spoke on the occasion. Prizes for those who won floral competition and other sports and arts contests were also distributed.

ESAF Celebrates Independence Day

ESAF branches across the country celebrated the 63rd Independence Day on Aug 15, 2009, with gaiety and fervor. At the Head Office K. Paul Thomas, ESAF Executive Director, hoisted the national flag in a colorful ceremony held at ESAF Training Centre Ground, Siler.

ESAF Releases Corporate Newsletter

The maiden quarterly newsletter of ESAF was released in the month of July. The Newsletter named 'LAHAMIT' was aimed to build the goodwill of the company and also to disseminate information on the company's



K. Paul Thomas Managing Director, ESAF Microfinance felicitating P. C. Chacko Member of Parliament, Thrissur

future plans and objectives.

Through this endeavor the company also intended to rectify the internal shortcomings that it was facing upfront. This would help in serving the poor in a much more effective and flawless manner. The name 'LAHAMIT' means development (borrowed from the Sanskrit language), which is what ESAF strives for since its inception in 1992.

Foot Note

(in lakhs of Indian Rupees)

Figures in Millions
To lakhs, 00.00

■ Group Lending	
Deposits	39
Branches	98
Centers	15415
Members	246018
Active Borrowers	148628
Current portfolio	988.0 (\$ 19.1)
Over portfolio	678.0 (\$ 12.95)
Managed portfolio	328 (\$ 6.04)
Repayment Rate	98.29%
PMI > 30 days	2.87%

■ Portfolio Distribution	
Income Generation Loans	623.1 (\$ 11.19)
General Loan Pk	31.3 (\$ 0.59)
MFY Loan Pk	8.8 (\$ 0.17)
Rousing Loan Pk	3.5 (\$ 0.07)

■ Personnel Strength	
Loan Officers / Field Staff	1080
Total Staff	1160

■ During the Month	
New Clients	18757
Am. Delinquent	185.6 (\$ 3.67)

ESAF Wins Social Performance Reporting Award Category Silver

ESAF bagged the Social Performance Reporting Award – Category Silver, powered by Microfinance Information Exchange (MIX), headquartered in Washington MI is the leading business information provider in the Microfinance sector. The MIX Market currently provides data on over 1400 MFIs, over 180 investors and almost 200 partners. After being ranked 14th among the top 100 MFIs in the world in Dec 2008, this is just another token of appreciation for the company's exemplary performance in the field of microfinance.

Graphs**Client distribution by social segment**

SC	29%
ST	18%
OBC	31%
GENERAL	22%

Portfolio distribution by activity

Manufacturing	63%	Animal Husbandry	23.48%
Services	4.33%	Housing	4.88%
Trading	26.6%	Consumer	1.88%
Agriculture	4.33%	Loan Repayment	0.87%
Others	1.94%		



Corporate Social Responsibilities

Encouraging reading habits among the poor children

In association with popular dailies like Manorama and Mangalam, ESAF supported projects like Vayanaikal and Aksharajyothi to



ESAF supporting Vayanaikal Aksharajyothi Project

encourage reading habits among school children. According to these projects ESAF sponsored newspapers to poor schools, in which students coming from families that were not rich enough even to subscribe newspapers regularly. ESAF also distributed 'school kits', 'uniforms' and 'school chairs' to poor students. This year ESAF sponsored the Vayanaikal and Aksharajyothi Programs to 18 schools covering the districts of Trichur, Palakkad, Ernakulam and Idukki.

Spreading Awareness on World Environment Day

The World Environment Day 2008. Celebrations organized by ESAF Microfinance was inaugurated



World Environment Day 2008

by Shri M.A.Rajaj Mathew Thomas. Apart of the Celebrations saplings of various medicinal trees were planted and a basket in the faacade of environment pollution was released. ESAF was also planning to organize rallies across the country to provide awareness on environment pollution.

support of the Government. The program sponsored by Micro-Small and Medium Enterprises, lasted for 45 days and was conducted at ESAF, Eriload Branch.



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Your feedback is important. Do write to us:

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Conducting Skill Training

Under the aegis of ESAF SHG Federation a skill training session was conducted with the

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ESAF Geographical Coverage

- 1 Kerala
- 2 Chattisgrah
- 3 Maharashtra
- 4 Tamil Nadu
- 5 Madya Pradesh



Representative only