

Corporate

WFTO Asia, Executive Director Visits ESAF

Ramona Ramos, Executive Director, World Fair Trade Organization, Asia, visited ESAF on Jan 25



Ramona Ramos, Executive Director, World Fair Trade Organization, Asia visiting a bag production unit of ESAF

2010. The reason behind her visit was to understand the organization better. After visiting the Head Office, Handicrafts Production Units, Branches, Design Studio and Sangams, she expressed her happiness and said that she was impressed by the Fair Trade Practices being followed by ESAF. She suggested that in order to improve the skills of the workers she could help in the training part by providing the services of Master Artisans from South East Asian countries like Philippines. K. Paul Thomas, Executive Director, ESAF also expressed his happiness on the visit of Ramos and assured her that ESAF was committed to the cause of Fair Trade.

ESAF Launches Vocational Training Centre in Central Zone



Inauguration of the Vocational Training Centre in progress

The Vocational Training centre of ESAF was inaugurated at Jattarodi on January 25, 2010 by Jambhulkar, Project Director, Slum Department. This project is aimed to add a new dimension by starting livelihood related activities for the community members.

Jambhulkar explained to the participants about the advantages of the project and informed that they could own flats worth 2.5 lacs by paying just 10%. He inspired the community members by quoting the success of Dharavi, Mumbai Flat Scheme. Shinde, Department Engineer, SRA Department explained on the technical requirements to be fulfilled. Aradhana Upadhyay, Coordinator of CNI-SSI, More and Manisha Jagtap, Sub Inspectors, Imamwada Police Station, Leena Buddhe, CHF Official, and George K. John Gen. Manager, ESAF, also spoke on the occasion. A Question and Answer session also followed the inauguration, through which, the beneficiaries directly interacted with the NMC officials.

ESAF Celebrates Republic Day

ESAF celebrated Republic Day on Jan 26, 2010 by hoisting the National Flag at Ebenezer Complex, Mannuthy. K. Paul Thomas, Executive Director, ESAF hoisted the National Flag. Flag hoisting was followed by fireworks. Ramona Ramos, Executive Director, World Fair Trade Organisation, Asia, was the Chief Guest. ESAF family members along with the guest took the pledge. George Thomas, Director Operations welcomed the gathering. During her speech Ramona conveyed her happiness on attending such an important function. Christudas K.V., GM, HR and Admin also spoke on the occasion.



K. Paul Thomas, Executive Director, ESAF hoisting the national flag

ESAF announces its association with ILO

ESAF announced its association with ILO for conducting an Action Research Program on Decent Work Deficits. The program titled 'Shram Jyothi' was launched at Ashoka Inn on Jan 18, 2010. After the launch a Press Conference was conducted to announce the news to the media. From ILO Severine Deboos, Technical Expert, and Hideki Kagohashi, Enterprise Development

Fact File

As on 31st December 2009

Figures in Millions
1\$ is Rs. 46.00

Group Lending

Districts	29
Branches	100
Centers	17,123
Members	265,967
Active Borrowers	184,894
Current portfolio	1111.26 (\$24.15)
Own portfolio	813.47 (\$17.68)
Managed portfolio	297.79 (\$6.47)
Repayment Rate	98.02%
PAR > 30 days	1.16%

Portfolio Distribution

Income Generation Loan	1029.65 (\$ 22.38)
General Loan Rs	69.86 (\$ 1.52)
VVY Loan Rs	8.85 (\$ 0.19)
Housing Loan Rs	2.9 (\$ 0.06)

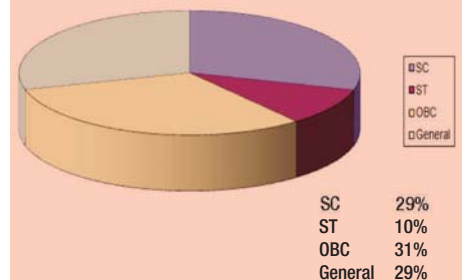
Personnel Strength

Loan Officers / Field Staff	638
Total Staff	1155

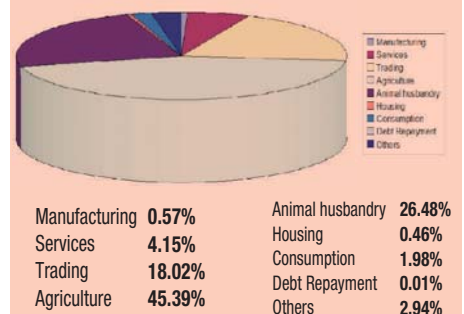
During the Month

New Clients	10305
Amt. Disbursed	235.45 (\$ 5.12)

Client Distribution by Social Status



Client Distribution by Activity



Specialist explained the project. K. Paul Thomas, Executive Director ESAF, Vikraman Ampalakkattu, Director, George Thomas, Director Operations, and Sony V. Mathew, Corp Comm Manager also attended the conference.

financial status, expenditure habits and the interest in work of the community people. Later ESAF Staff organized PRA exercises at various communities. Through this activity information was collected on daily routine, occupation, educational status and financial status of the community members.

almost 6000 people gathered to watch the game.



Severine Deboos, Technical Expert, ILO speaking to the press



The St. George team sponsored by ESAF

ESAF Organizes PRA Exercises

In association with CHF, ESAF Scale Up staff received training on Participatory Rapid Appraisal methodology. Ranjeet from CHF explained about the tool that helped to know the

ESAF Organizes meeting of Clusters

In order to strengthen the relationship between ESAF and its Sangam members and to thoroughly understand the needs of the members Karuvanthala cluster under Vadanapally branch organized a meeting of clusters at Venkiteng Panchayath Community Hall. Mani Subramanian, Chairperson, BAC presided over the function and George Thomas, Director Operations, ESAF, inaugurated the function. Benny K. Paul, Area Manager, Viji Abraham, Branch Manager, and Mini Balan, Cluster Secretary spoke on the occasion.

ESAF Distributes Insurance Claims

ESAF SHG Federation organized Area Managers meet and distributed Insurance Claims at Ponnani. Subaitha Kunju, Chairperson, BAC presided over the function. Benny K. Paul, Area Manager, inaugurated the function. Sundaram T.R., Head Insurance, Varkey C.J. Manager Insurance and Ambika Soman, Manager, SHG Federation also spoke on the occasion.

Corporate Social Responsibilities

ESAF Team Reaches Semifinals of St. Joseph Volleyball Tournament

The St. George Chundathumpoyil team, sponsored by ESAF reached the semifinals of the St. Joseph Volley Ball tournament held at Govt UP School Stadium, Vettilapara. In total almost eight teams participated in the competition and

Your feedback is important. Do write to us:

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A Corporate Communication Initiative.



A PRA exercise in progress



ESAF

Geographical Coverage

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

