

Corporate

ESAF catapults 189 women leaders to civic bodies



I.P. Paul, Thrissur Mayor, inaugurating Janakeeyadaram 2010, flanked by Prof Raveendranath (Ollur MLA), K. Paul Thomas and George Thomas.

Bringing out leaders from the marginalized community is an arduous task and ESAF deserves appreciation for their efforts, Thrissur Mayor I.P. Paul has said. He was inaugurating 'Janakeeyadaram 2010' a program organized to honor 189 ESAF Sangam members who were elected to various local bodies in the State. During his presidential address, Ollur MLA, Rajaji Mathew Thomas said that for women empowerment what was required was a sustainable approach to uplift the living standards of the poor through skill

training. He added that finding a market to sell their products was equally important like training. Kodakara MLA, Prof. Raveendranath delivered the key note address. He opined that Housing, Water and Education were the primary requirements for the development of a society and so development organizations like ESAF played a key role in a country, where more than 40 crore people were living under the poverty line.

During his welcome speech, K. Paul Thomas, Executive Director, ESAF opined that the efforts of ESAF in the last 18 years, sans any religious or political favoritism were now bearing fruits. He then briefed on the social oriented projects, of ESAF in association with the Governments of Maharashtra and Jharkhand like Slum Rehabilitation and Water Sanitation projects. He also requested the Mayor to consider ESAF for future developmental activities planned in the rural areas of Thrissur. Subi Babu, Deputy Mayor, Thrissur, T. Nirmala, Thrissur District Panchayath Vice-president, Usha P.T. Assistant General Manager, NABARD, Joy Mannur, President, Press Club (Thrissur), Selina George, Chair Person, ESAF SHG Federation, Vikraman Ampalakattu, Director, ESAF and R. Prabha, General Manager (Rtd.), Canara Bank offered felicitations. Sabu Abraham, Board Member, ESAF SHG Federation, proposed a vote of thanks.

ESAF takes the lead in forming KAMFI

ESAF initiated and organized a second meeting for the formulation of KAMFI – Kerala Association of Microfinance Institutions - on Dec 07, 2010 at Hotel Ashoka Inn, Thrissur. Almost all representatives from different microfinance institutions participated in the meeting. K. Paul Thomas, Managing Director, ESAF Microfinance, chaired the meeting. In his speech, he emphasized on the need for top level representations at the meetings of KAMFI to ensure a meaningful and value added participation.

A. Akbar and Roy T. Varghese Join ESAF



A. Akbar

Roy T. Varghese

A. Akbar, (former GM, Federal Bank) joins ESAF as Strategic Advisor. He brings with him 40 years of professional banking experience in various capacities in different banks (started his career in Union Bank of India) in the public and private sectors. After his stint with Federal Bank, Akbar also held high profile posts like Managing Director, KSFE, and CEO Kabul Bank.

Roy T. Varghese, joins ESAF as Executive Secretary to MD and has more than 20 years of professional experience in various sectors.

ESAF Organizes Gloria 2010

ESAF branches across the nation cheerfully celebrated Christmas from Dec 17 -23, 2010 at all area levels. Chief Guests of the programs cut the Christmas cakes and delivered X'mas messages. Cultural programs of the staff and family members were also held. All the Branch members



enthusiastically participated in the program. In the Head Office, Christmas Tree Competition and launching of ESAF Recreation Club were held

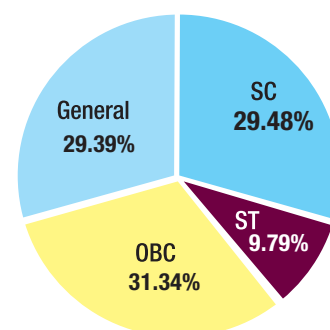
Fact File

As on 30th November 2010

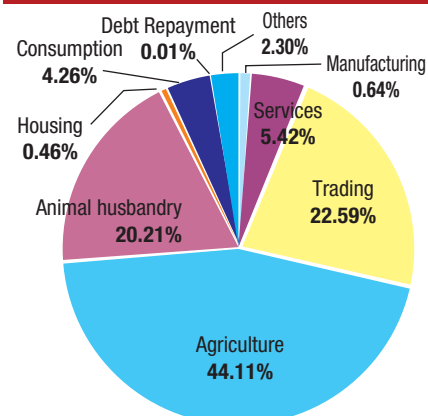
Figures in Millions
1\$ is ₹ 46.00

■ Group Lending	
Districts	35
Branches	150
Centers	25,430
Members	4,22,717
Active Borrowers	3,25,302
Current portfolio	₹ 2,327.51 (\$50.60)
Own portfolio	₹ 2,055.70 (\$44.69)
Managed portfolio	₹ 271.81 (\$5.91)
Repayment Rate	98.03%
PAR > 30 days	1.27%
■ Portfolio Distribution	
Income Generation Loan	₹ 2,000.73 (\$43.49)
General Loan	₹ 316.43 (\$6.88)
VVY Loan	₹ 8.49 (\$0.18)
Housing Loan	₹ 1.86 (\$0.04)
■ Personnel Strength	
Loan Officers / Field Staff	968
Total Staff	1561
■ During the Month	
New Clients	13,186
Amt. Disbursed	₹ 414.46
	₹ 9.01

Client Distribution by Social Status



Client Distribution by Activity



as part of Christmas celebrations 2010, on Dec 23, 2010. In the evening, cultural programs including Kids Programs were conducted at Parish Hall, St Antony's church, Mannuthy. ESAF Kerala Operations team won the first prize for the X'mas tree competition.

Launch of ESAF Recreation club

Inter-departmental Football and Cricket tournaments were taken place as part of the launch of ESAF Recreation Club. Both tournaments were won by the Head Office team beating SIT and Audit teams, respectively. Prizes to the winners were also distributed during the evening program.

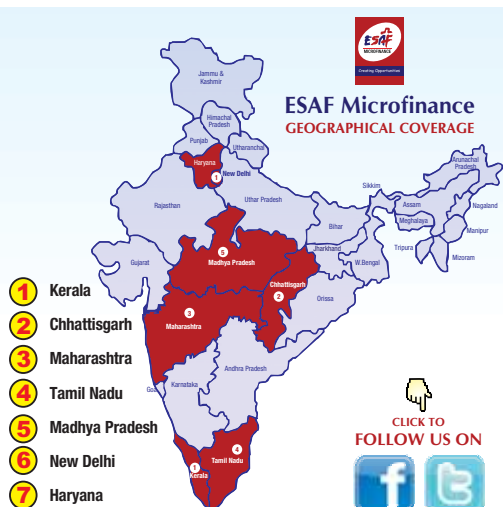
ESAF SHG Federations conduct RGB

Representative General Body meetings (RGB meeting) of ESAF SHG Federations, in Kerala and Tamil Nadu, were held on Dec 07 and 08 (2010) in



K. Paul Thomas interacting with the cluster leaders during the RGB held at Coimbatore.

Thrissur and Coimbatore respectively. The Kerala SHG Federation RGB was held at Hotel Casino (Thrissur) at 2 PM. Almost 150 cluster leaders participated in the function. The Annual Report of SHG Federation was presented and approved by the members. K. Paul Thomas, Managing Director, ESAF Microfinance, cleared the doubts of all the members during the Open Forum organized after the meeting. Selina George, Chairperson, SHG Federation, presided over the function.



The Tamil Nadu SHG Federation RGB was held in Coimbatore on Dec 08, 2010. K. Paul Thomas, Managing Director, ESAF Microfinance, George Thomas, Director Operations and Assan Khan Akbar, Strategic Advisor participated in the meeting, from the Head Office. From Tamil Nadu, Soman Roy, Chief General Manager and Philip John, Deputy General Manager participated in the function, along with the board members and 30 cluster presidents.

ESAF HR Team Organizes workshop on BM's Development

ESAF HR Team organized a capacity building program for Branch Managers on Dec 09, 2010 at Centre for Excellence, ESAF Training Centre, Mannuthy. K. Paul Thomas, Managing Director, ESAF Microfinance, K. Padmakumar, Company Secretary, Jijo Kuriappan, Deputy Chief Manager and Joseph Varghese, Senior Manager, Corporate Relations were the main faculties.

ESAF Co-ordinates Community Members' Petition

With the support of ESAF, 40 community members at Wanjra (VAMBAY beneficiaries) visited Nag Bhavan to submit a petition to Nitin Raut, MLA, North Nagpur and Sachin Ahir, Housing Minister, to include their names in the JNNURM BSUP scheme. ESAF staff explained the poor conditions of the slums to both of them through photographs and had shown the approval letter for JNNURM BSUP Scheme. Sachin Ahir admitted that MHADA scheme, under which few houses were built, was temporary and so it was possible for the approval of JNNURM BSUP scheme. Nitin Raut promised all support to the members if they were ready to accept the scheme.



ESAF staff and the slum dwellers with Sachin Ahir

ESAF Shram Jyoti Project completes first phase in Maharashtra

The ESAF Shram Jyoti Project in Maharashtra completed the first phase of the project, which mainly focused on the formalization of the clients' businesses and entered into the second phase of providing Business Development Services to the

clients. The Business Development Program was launched in Maharashtra on December 10, 2010 at Bezanbagh Sanskrutik Hall with the participation of 65 clients of the treatment group.

Prakash Kolhe, Director - National Education Department, George K. John, General Manager, ESAF, Benita Sarah, Manager R&D, Sandeep Area Manger, Nagpur, Ms Mercy Mathew, Branch Manager, Sadar, and Mr. Krishna, Assistant Branch Manager participated in the meeting. Rekha Chandekar Project Executive, R&D Dept, welcomed the gathering. During the open discussion Prakash Kolhe clarified the doubts of the clients regarding registration and business expansion. Natasha Prajosh, Project Co-ordinator, ILO proposed a vote of thanks.



A scene from the BDS program held in Nagpur

Leadership training programs

Kaniyapuram, Sangumugham, Kesavadasapuram, and Nenmara branches of ESAF organized Leadership training programs in the month of Dec 2010.

ESAF organizes Skill Training Programs

ESAF organized Skill Training Program on Soap and Soap Powder Manufacturing at Valanchery on Dec 10, 2010 and on Fabric Painting at Perumbavur on Dec 21, 2010. Mini Thomas from BDS department gave the training on Fabric Painting.



Your feedback is important. Do write to us:

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