

Corporate

ESAF Celebrates World Environment Day 2010

ESAF in association with State Medicinal Plant Board celebrated World Environment Day in fitting style. ESAF Swasraya Producers Company Ltd. (ESPCL), SHG Federation and Natural Resources Management Division took active role in organizing the program. Under the aegis of SHG Federation, Gooseberry saplings were distributed to the members of various branches in Ernakulam and Palakkad districts.

The program organized at Palakkad was inaugurated by K.K. Divakaran, MLA. Jacob Samuel, Director, ESAF Healthcare delivered the keynote address. The program organized for ESAF Sangam Members at Irinjalakkuda was inaugurated by Thomas Unniyadan, MLA. At St. Joseph Convent Girls High School, Karivanoor, K.A. Ravi, Consultant, ESAF Environment Division, took classes on the possibilities of bio-diversity in the Muriyad Panchayath. The Medicinal Plants Conservation Park of ESAF at Peedikaparambu, Mannuthy, was inaugurated by Selina George, Deputy Director, Agricultural Department. Christudas K.V., Director, ESAF NRM Division, presided over the function.



Thomas Unniyadan MLA, lighting the lamp during the WED celebrations at Irinjalakkuda, also seen are Christudas K.V, Director, ESAF NRM Division and Laji Varkey, HM, GovtUP School Thomanna.

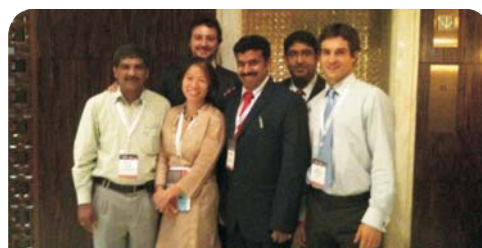
ESAF Takes Part in Social Performance Management Meet, Bern

ESAF participated in SPM Learning Meet held in Bern, Switzerland, from June 29 to July 02, 2010. During the meeting the participants shared experiences and concerns and gave updates on progress made towards last year's objective. They also shared information on latest Social Performance Measuring Tools, Monitoring and Reporting Practices and Training Opportunities. Sandhya Suresh, Manager R & D represented

ESAF for the meeting. Sandhya opined that the presentation she made on ESAF, conveyed the organization's commitment towards social responsibility and was well received by the audience.

ESAF Participates in Accion Conference

ESAF participated in Accion Microfinance Conference held in New Delhi on June 23, 24 2010. The conference titled 'Microfinance



K. Paul Thomas, Padmakumar K. and Joseph Varghese with Julie Cheng, Director Blue Orchard Finance SA, Switzerland, Matteo Marinelli, Senior Investment Analyst (BO), and Charlie Graham Brown, Associate Analyst (BO).

Cracking the Capital Markets, South Asia 2010' was aimed to expand the scope of the sector. It focused on topics like recent Equity Deals in MFIs, Valuation of MFIs and Alternative Financial Structures. K. Paul Thomas, Managing Director, Padmakumar K., Company Secretary and Compliance Officer and Joseph Varghese, Senior Manager, Corporate Relations, represented ESAF at the function.

'ESAF- Mangalam Lucky Draw Contest' Winners

Lakshmi Priya, Cine Star, distributed the prizes to the winners of 'ESAF - Mangalam Pooram Contest' on June 10, 2010 at a function organized at the Mangalam Office, Thrissur. The first prize, Colour Television, was won by Vinod Kumar from Irinjalakuda. The second prize, White Grinder, was won by Santy from Wadakanchery and the third prize was won by Noby Mathew from Thrissur. Sabu Varghese, Chief Editor, Mangalam, presided over the function. K. Paul Thomas, Managing Director and Sony V. Mathew, Head Corp Comm, spoke on behalf of ESAF.

ESAF Opens 8 New Branches in June

In the month of June, ESAF opened new branches in Thiroor (June 3rd), Baluserry (June 16th), Valanchery (June 25th) and Thirurangadi (June

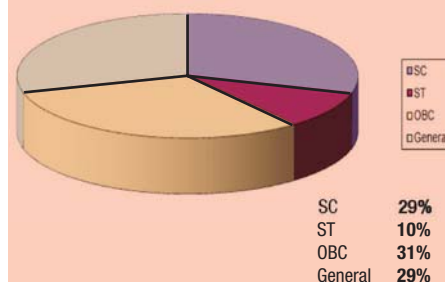
Fact File

As on 31st May 2010

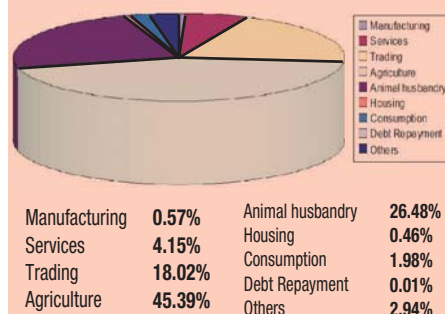
Figures in Millions
1\$ is ₹ 45.00

■ Group Lending	
Districts	31
Branches	110
Centers	20,046
Members	319,428
Active Borrowers	239,443
Current portfolio	1765.95 (\$39.24)
Own portfolio	1520.42 (\$33.78)
Managed portfolio	245.53 (\$5.46)
Repayment Rate	98.22%
PAR > 30 days	0.94%
■ Portfolio Distribution	
Income Generation Loan	1609.16 (\$35.76)
General Loan Rs	145.96 (\$3.24)
VVY Loan Rs	8.51 (\$0.19)
Housing Loan Rs	2.32 (\$0.05)
■ Personnel Strength	
Loan Officers / Field Staff	726
Total Staff	1186
■ During the Month	
New Clients	13045
Amt. Disbursed	307.85 (\$6.84)

Client Distribution by Social Status



Client Distribution by Activity



25th) in Kozhikode area, Cherthala (June 19th) in Alappuzha area, Thakkala and Nagercoil (both on June 19th) in Thoothur area, and Kattakada (June 18th) in Trivandrum area.

SHG Federation Organizes Personality Development Program

ESAF SHG Federation has organized a one day Personality Development Program, for BAC / Cluster Leaders on June 30, 2010 at 10 AM at



K. Paul Thomas inaugurating the Personality Development Program

ESAF Centre for Excellence in Microfinance, Mannuthy. K. Paul Thomas, Managing Director, ESAF Microfinance, inaugurated the program. Christudas K.V., General Manager, HR and Admin., presided over the function. George Thomas, Director Operations, delivered a lecture on women empowerment. Jijo Kuriyappan, Senior Manager - Operations led the session on Panchayath Raj - Role and Responsibilities of Ward Members and William Daniel, AGM, HR, took a class on self esteem.

ESAF Durg Branch Disburses 50 Nirmal Loans

ESAF Durg Branch in Chhattisgarh, had crossed a new landmark by disbursing 50 Nirmal Loans. These loans were meant to meet the sanitation requirements of the poor. Bhilai and Rajnandgaon branches of ESAF also started distributing Nirmal Loans in the month of June. George K. John, GM, North Zone, said that FINISH (Financial Inclusion Improves Sanitation and Health) project really helped ESAF in launching sanitation programs in the state of Chhattisgarh.

ESAF Dhamtari Branch Conducts Prachodhan SHG Fed Leaders Meet

ESAF Microfinance, Dhamtari branch called for a one day meeting of the Prachodhan SHG Federation Leaders and SHG members. 55 members participated in the meeting attended by BAC members, Cluster Leaders, SHG Presidents and Secretaries. The meeting also paid homage to the late SHG members and their spouses. Narendra Sahu, Branch Manager, Dhamtari, presided over the

function. A documentary showing the importance of Savings and Microfinance services like Loans and Insurance, was shown to the gathering. Jithendra Singh, Area Manager, spoke about the various services provided by ESAF and the importance of Insurance.

Corporate Social Responsibilities

Training Program for Developing Leadership Skills

A training program for developing Leadership Skills was conducted by Kadapra branch on June 19, 2010. During the program Insurance Claims were also distributed to the claimants.

Training on Tailoring and Umbrella Making

Kundukadu and Wadakenchery areas under Thrissur Branch conducted skill training on Tailoring and Umbrella Making in the month of June.



ESAF SHG members watching a documentary on the importance of Microfinance



A training program on tailoring is in progress at Kundukkad Branch



ESAF

Geographical Coverage

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



Your feedback is important. Do write to us:

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