

**STRIVING FOR AN
EQUITABLE WORLD**

ANNUAL REPORT 2020-21

Vision

Sustainable and holistic transformation of the poor and the marginalised for a just and fair society.

Mission

To empower the poor and the marginalised, especially women and children, by providing them access to education, finance, health services, natural resources, marketing and technology, and to create opportunities for their sustainable development and holistic transformation.

Core Values

Accountability | Transparency | Empathy | Participation | Innovation
Trust in God



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(Founder & Member)



Prof. Elizabeth John
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Vice President



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(Secretary)



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Mr. George Thomas
Member



Mr. Jacob Samuel
Director Programs
(INVITEE)



Mr. K. Paul Thomas
Founder, ESAF Group of Social Enterprises

FOUNDER'S NOTE

At the outset, I would like to thank you all for being a well-wisher of ESAF for almost three decades. Your support enables us to continue our invaluable work with the most vulnerable communities and build a sustainable future. The role of CSR has more significance in the new world which is still reeling under the effect of Covid-19 Pandemic.

The repercussions of the pandemic on the global socio-economic landscape have been nothing short of devastating. The disease does not discriminate based on nationality, wealth, or gender, but as with all crises, the poor and vulnerable sections of society are the ones who suffer the most. The pandemic has reinforced poverty and widened the already growing inequality gap between the affluent and the underprivileged. While the past year was marked by the darkness of uncertainty cast over by the virus, it was also a time when the light of human fortitude shone brightly through the darkness. I am happy that we could play an important role in finding the light.

Since its inception in 1992, ESAF has been relentlessly striving to bridge the development gaps in our society. We have always been at the forefront of mitigation efforts whenever crises struck, aiding the poor and underserved sections of our society. Over the years we have grown into an institution that proactively finds means to improve various areas of impact like education, employment, disaster preparedness, healthcare and environment.

Throughout our functioning, we have tried to stay focussed on our mission of empowering the poor and the marginalised. Through our various entities, we undertook several initiatives to alleviate the impact of the disease. We identified those who were in dire need of our services and initiated various relief activities. Distribution of sanitisers, masks and grocery kits to daily wagers, marginal farmers and other vulnerable communities whose daily livelihood was jeopardised by the pandemic, cooking and distribution of meal packs to the sick and impoverished, building health awareness among migrant groups are some of the many activities we undertook as part of our mitigation efforts.

I'd like to express my profound gratitude to the Honorary Executive Director, the Directors, and all of the team members, whose tireless efforts and unwavering commitment are the driving spirit that keeps ESAF on track to achieve its goals. By God's grace, we have always been able to overcome the trials that have been thrown our way and emerge victorious. I am confident that the staff and management of ESAF will always uphold our core values in each step they take. Let me take this opportunity to wish ESAF and its illustrious Board of Directors every success in marching towards our vision of creating a just and fair society.

Thanks,

K. Paul Thomas

Founder, ESAF Group of Social Enterprises



Prof. Elizabeth John

President

FROM THE PRESIDENT'S DESK

"We Shall Overcome"

The song "We Shall Overcome" was the anthem of the Civil Rights Movement in 1950s and 1960s. It offered courage, comfort, and hope as protesters confronted prejudice and hatred in the battle for equal rights for African Americans.

Even as we gather for the Annual General Meeting -2021 the world is reeling from the aftermath of Covid 19 pandemic. During the COVID-19 pandemic, a large number of people developed mental disorders. This was mainly due to fatalities, economic turndown and isolation. There is a feeling of uncertainty and hopelessness among the people. But with 'faith in God' as one of our core values, ESAFians are to be different. Trusting in God, in ourselves and in others, we need to regain hope and declare, "We shall overcome".

AGM-2021 is significant for us as it is our 30th AGM. At this time, we remember God's faithfulness in our journey during the last 30 years. God blessed us with the right leadership, finances and opportunities. Let us be grateful to God. Also let us be grateful to the people who helped us over the years.

As we enter a new decade in our journey let us continue to trust in God and stay focussed on the mission that He has entrusted with us.

With blessings

Elizabeth John

President



Mrs Mereena Paul

Executive Secretary (Hon.)

Dear friends,

It gives me immense pleasure in presenting to you this year's Annual Report. I'm sure you will be excited to see the strides we're making together in creating opportunities for the poor and the marginalised. This achievement would have been impossible without you - our valued partners, donors and well-wishers.

Our work this year reflects the theme 'Striving for an equitable world'. There is no doubt the pandemic has been a difficult time for us. However, it was more difficult for the poor and the marginalised, for those who lost their loved ones, and who lost their means of livelihood. I want to especially appreciate our donors who continued with us during this testing time. Our CSR partner ESAF Small Finance Bank, and others readily acted in responding to COVID. It is a display of your commitment to our common vision of creating a just world for the poor and the marginalised. We are grateful to work with amazing partners like you.

COVID-19 was a new experience for all of us. We plunged into action right at the onset of the pandemic. I want to appreciate the courage and grit that our staff displayed in taking up relief activities across India. We were able to provide safety kits to our police force who worked hard to contain the pandemic. Relief materials in the form of ration kits, vegetables, etc. were provided to migrant workers and their families, destitute, senior citizens, and many others. We were able to provide educational support in the form of mobile phones, tablets, TVs, to children from poor families who faced the threat of being out of education as classes migrated to online mode.

It is true the pandemic had its bearing on the normal project activities. The safety of our beneficiaries and our staff were of priority for us, and therefore there was a lull in the activities on the ground. However, it is amazing to see how work has bounced back after the lockdown. We are hoping that our activities will add to the revival of the local economy.

It is also a matter of rejoicing that we got 80 G and 12-A certificates renewed during this period. This is a result of the hard work and commitment of the central Finance team.

ESAF's work is helping to close the inequality gap in India by aligning our activities with the National Development Agenda. We believe concerted efforts from various stakeholders are needed to set our country on the path of progress without leaving anyone behind. Our activities in 8 states are bringing India closer to achieving its SDG targets. On page __ you can see how our activities are helping achieve the SDGs.

At this juncture, let me express my sincere gratitude to all our bankers, funders and partners like MSME-Government of India, NABARD, Godrej Agrovet, Health Bridge, and others. We are especially grateful to ESAF SMALL FINANCE BANK for accepting us as a CSR partner which has enabled us to implement various projects aimed at community transformation. Also my special thanks to the Board of Directors, Society members, the dedicated staff team and their families without whose support and involvement nothing could have been achieved.

While we celebrate these achievements as an organisation, we are convinced we have a long way to go to reach our vision. ESAF's mandate is to work till we witness a just and fair society for the poor and the marginalised. We hope and pray that you will continue to support us in our efforts to empower the poor and the marginalised and to create opportunities for their sustainable development and holistic transformation. Thank you for believing in us and in our vision.

Mrs Mereena Paul
Executive Secretary (Hon.)

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21 Projects, 8 Strategic Areas of Intervention, 19 Project Partners

Resource Institution for



Member of



Project Partner of

Disaster Preparedness and Management - 2 Projects, 3 States



Education, Child, and Youth Development - 1 Project, 3 States



Environment - 1 Project, 3 States



Farm Sector Initiative - 6 Projects, 3 States



Skilling and Livelihood - 3 Projects, 4 States



Sustainable Tribal And Rural Development - 4 Projects, 2 States



Urban Initiatives - 1 Project, 4 States

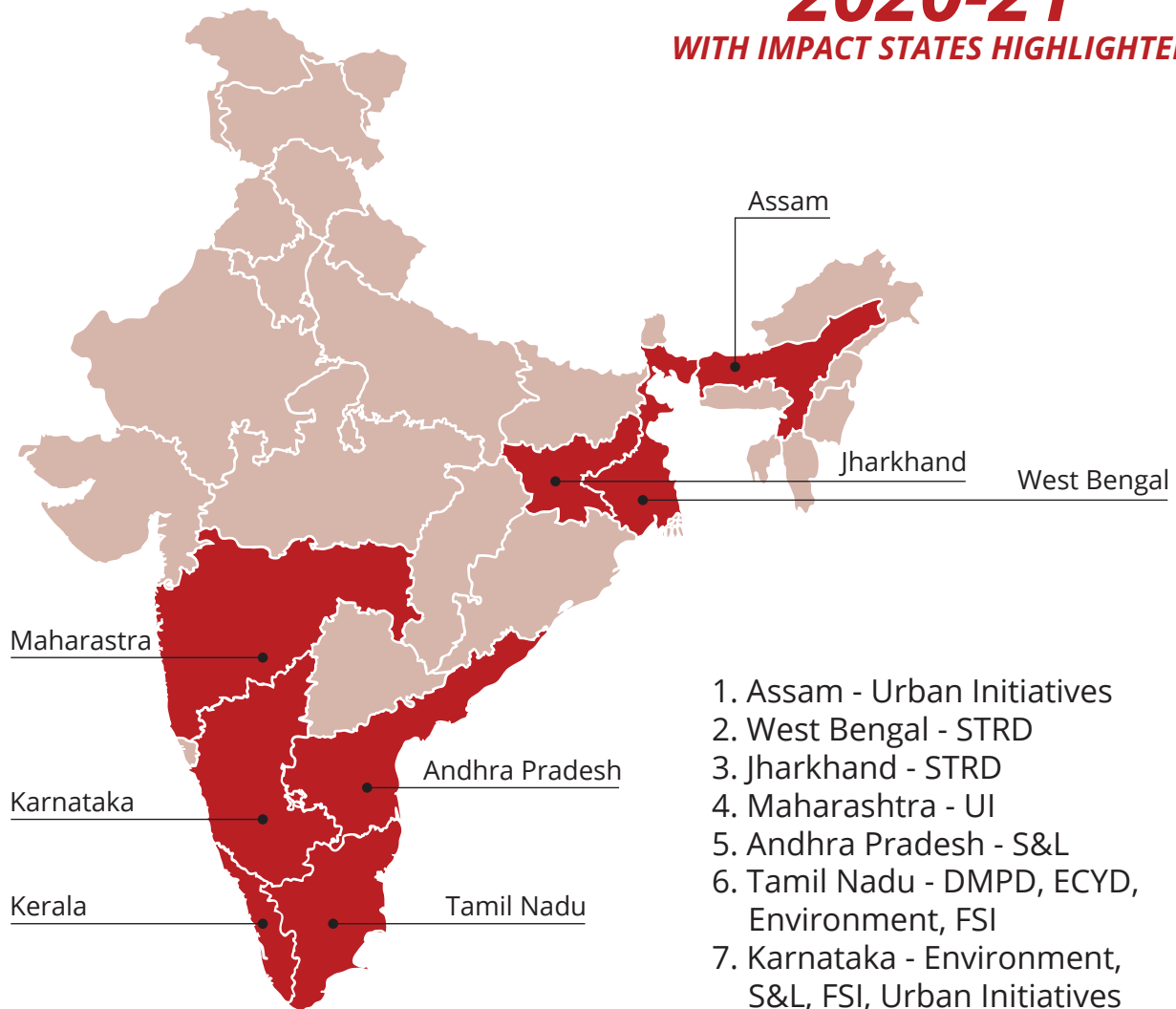


Health- 3 Projects, 3 States



ESAF MAP 2020-21

WITH IMPACT STATES HIGHLIGHTED



1. Assam - Urban Initiatives
2. West Bengal - STRD
3. Jharkhand - STRD
4. Maharashtra - UI
5. Andhra Pradesh - S&L
6. Tamil Nadu - DMPD, ECYD, Environment, FSI
7. Karnataka - Environment, S&L, FSI, Urban Initiatives
8. Kerala - DMPD, ECYD, Environment, S&L, UI, Health



Urban Initiative



Disaster Preparedness



Education, Child and Youth Development



Environment



Farm Sector Initiatives



Skilling and Livelihood



Health Care









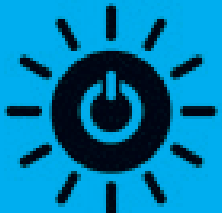
Sustainable Tribal & Rural Development






Closing the Inequalities Gap

Sustainable Development Goals (SDGs) were adopted by all United Nations Member States in 2015 as a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity by 2030. The 17 Global Goals aim at closing the gaps of poverty, inequality and discrimination, with the pledge to Leave No One Behind. India's National Development Agenda is mirrored in the SDGs. The progress of the world to meet the SDGs largely depends on India's progress.

ESAF's interventions in 8 states are bringing India closer to achieve its SDG targets

SDG	ESAF's intervention	Closing the gap
1 NO POVERTY 	<ol style="list-style-type: none">1. Skilling & Livelihood2. Disaster Management & Preparedness3. Farm Sector Initiatives4. Sustainable Tribal & Rural Development	<ol style="list-style-type: none">1. Housing project, Livelihood restoration projects2. Farmer Produce Companies3. Multiple skill training and employability, Access to finance, DDU-GKY4. Skilling and employability, craft-based livelihood, rural livelihood
2 ZERO HUNGER 	<ol style="list-style-type: none">1. Skilling & Livelihood	<ol style="list-style-type: none">1. Promotion of farmer collectives, Organic farming
3 GOOD HEALTH AND WELL-BEING 	<ol style="list-style-type: none">1. Education, Child & Youth Development2. Healthcare3. Urban Initiatives	<ol style="list-style-type: none">1. Community health initiatives2. Market linkages3. Promoting local produce, healthy lifestyle, open gyms

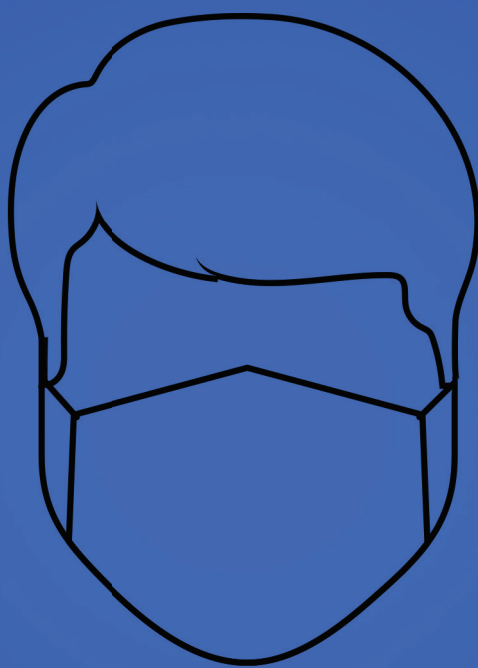
<p>4 QUALITY EDUCATION</p> 	<ol style="list-style-type: none"> 1. Education, Child & Youth Development 2. Sustainable Tribal & Rural Development 	<ol style="list-style-type: none"> 1. Community schools, career & life guidance, Balajyothi clubs & study centres 2. Vocational courses, Community skill park 3. Community-based education, primary and higher education
<p>5 GENDER EQUALITY</p> 	<ol style="list-style-type: none"> 1. Skilling & Livelihood 2. Education, Child & Youth Development 	<ol style="list-style-type: none"> 1. Livelihood opportunities for women 2. Awareness classes, Educating the girl child through Balajyothi centres 3. Promoting women-led farmer collectives 4. Skilling, employability and entrepreneurial development for women 5. Craft-based livelihood interventions for women, educating the girl child 6. Making public spaces and open gyms accessible for women
<p>6 CLEAN WATER AND SANITATION</p> 	<ol style="list-style-type: none"> 1. Skilling & Livelihood 	<ol style="list-style-type: none"> 1. Promoting water purifiers 2. RO water plant in rural villages 3. Waste management
<p>7 AFFORDABLE AND CLEAN ENERGY</p> 	<ol style="list-style-type: none"> 1. Environment 	<ol style="list-style-type: none"> 1. Urja Bandhus, who are solar entrepreneurs

<p>8 DECENT WORK AND ECONOMIC GROWTH</p> 	<ol style="list-style-type: none"> 1. Environment 2. Skilling & Livelihood 3. Farm Sector Initiatives 4. Sustainable Tribal & Rural Development 	<ol style="list-style-type: none"> 1. Livelihood opportunities for flood-affected families 2. Increase in farmers' income 3. Placements after skill training, entrepreneurship development 4. Rural livelihood opportunities
<p>10 REDUCED INEQUALITIES</p> 	<ol style="list-style-type: none"> 1. Skilling & Livelihood 2. Healthcare 3. Urban Initiatives 4. Sustainable Tribal & Rural Development 	<ol style="list-style-type: none"> 1. Job-oriented courses for the poor and the tribal communities. 2. Rural livelihood opportunities 3. Access to health
<p>11 SUSTAINABLE CITIES AND COMMUNITIES</p> 	<ol style="list-style-type: none"> 1. Disaster Management & Preparedness 2. Urban Initiatives 	<ol style="list-style-type: none"> 1. Building disaster resilient communities 2. Inclusive built environments
<p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p> 	<ol style="list-style-type: none"> 1. Skilling & Livelihood 2. Farm Sector Initiatives 	<ol style="list-style-type: none"> 1. Ensuring zero wastage 2. Reducing resource use, degradation, and pollution, while increasing the quality of life.
<p>13 CLIMATE ACTION</p> 	<ol style="list-style-type: none"> 1. Environment 	<ol style="list-style-type: none"> 1. Awareness classes, tree planting drive 2. Clean energy products, training and awareness, Carbon audit 3. Curbing air pollution, restoring natural resources

STRATEGIC AREAS OF INTERVENTION

1. Disaster Preparedness & Management
2. Education, Child & Youth Development
3. Healthcare
4. Skilling & Livelihood
5. Sustainable Tribal & Rural Development
6. Urban Initiative
7. Environment
8. Farm Sector Initiatives





Covid Response



SOCIAL ACTION @ A TIME OF SOCIAL DISTANCING

The joy of serving during tough times is engrained in the character of ESAF since its inception. The pandemic and the disaster it brought along with was of a high priority for us over the past year. Our relief operations were focused on strengthening the public health infrastructure, providing relief materials to

the poor and the marginalised, migrant workers and their families, senior citizens, providing kits to police officials who toil day and night, catering to the educational needs of those who were left behind from accessing online education, supporting the government-run community kitchens, etc.



SOCIAL ACTION @ A TIME OF SOCIAL DISTANCING





Education, child & youth development



ESAF BALAJYOTHI



Every child deserves a happy childhood. A happy childhood is vital for the holistic growth of an individual. Children from poor and marginalised communities often do not have access to children's clubs and coaching centres. ESAF Balajyothi bridges this gap by forming community-based clubs where each child is valued and nurtured to explore their potential and grow as socially committed citizens.



OBJECTIVES

- Scholastic support
- Enhance non-academic skills
- Mentorship & career guidance
- Child Rights & Life skill education
- Community-based arts & sports clubs
- Socially committed youths



BALAJYOTHI STUDY CENTRE

Balajyothi Study Centres focus on providing academic handholding to students who need additional support and personal care. Qualified teachers from the community serve as volunteers to help students in subjects where they need extra help. The study groups met online during the lockdown, helping the students to interact with the teachers which otherwise was not possible in the recorded classes aired by their schools.



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BALAJYOTHI CLUBS

It's in clubs like these that the buzz of activities and learning take place. Balajyothi clubs are a place for the children to come together, explore their creativity, gain confidence, get trained in public speaking, etc. They also acquire life skills required for their wholistic growth like career guidance, financial literacy, child rights awareness.



CHILD AND YOUTH RESOURCE CENTRE

Child and Youth Resource Centre focus on developing the sports quotient of the children. These centres cater to the physical and mental development of the children by giving them training in sports and games. CYRC are hubs where young talents are identified and given special coaching through daily practice regimens or summer camps.



IMPACT



1360 children from economically poor back grounds reached | 2 States | 19 districts

800 children trained in financial literacy

675 children get educational support through 33 study centres

18 children initiated entrepreneurship activities

Here is a story shared by Ms Sandhya, who is the Balajyothi study centre teacher at Ottapalam in Kerala, about one of her students.

"Master Jinesh VJ is a student of class VII at KVR High School, Shoranur. He is a part of the Balajyothi Ottapalam study centre from class VI onwards. I remember Jinesh to be a very shy kid who kept himself away from everyone else. Though he would do his personal assignments, he would not take part in the club activities and was quite reluctant in engaging in conversations with his peers. He lacked the confidence to read his own homework in front of others. Jinesh's mother was particularly concerned about her son's hesitation to make friends with his peers. He spends most of the time sitting idle or watching cartoons, she used to say.

At our study centre, we try to engage everyone in different activities. We do not want anyone to be left behind. As Jinesh continued to be regular to the study centre, we started observing positive changes in him. He started participating in the weekend activities of the club. The greatest change was when he joined with his peers in all the activities. Jinesh is now a confident young boy who can speak in front of others and who also helps other children in public speaking and other creative activities. Now he takes the lead in organising various activities in the club. Jinesh's transformation has been so visible that his school teachers also testified to his parents about his positive change. "Now he shares good quality time with his peers. His communication skills with his family and friends have also improved. Before coming to the Balajyothi club, he was a very introverted and shy boy," Jinesh's mother said.

As a teacher, I am very glad to see how the activities of the club have transformed Jinesh."



CHANGEMAKER CHILDREN: PUTTING AN END TO THE PLASTIC MENACE

Meloor is a village in Kerala's Thrissur district. At the Balajyothi study centre here, the children learned about the importance of being stewards of the environment. Inspired to do their bit towards protecting the environment, they came up with an idea. The children found that there is an increase in the plastic waste generated, especially by the single-use carry bags, in the village. They decided to make cloth and paper bags as an alternative to plastic bags.



With this objective in mind, they gathered little money from their community and from among themselves, and pooled in other resources and raw materials to start making cloth bags.

After making the bags, the children sent them to the ward members who would distribute them in the village informing them about the initiative of the Balajyothi club. Over the course of this project taken up by Meloor Balajyothi club, the children made over 200 durable cloth bags. More importantly, they educated a village and its people in being environment-sensitive in their actions.



SDGs impacted



TTESAF
ESTD 2008



Environment



ESAF URJA BANDHU

The promotion of clean energy is one of the major focus areas of ESAF. Continuous initiatives have been implemented towards developing a renewable and sustainable energy sensitive community. ESAF Urja Bandhu aims to train, develop and support clean energy entrepreneurs along with building a community that is clean energy-sensitive and climate-conscious. India has a huge potential for solar power. With about 300 clear and sunny days in a year, the calculated solar energy incidence on India's land area is about 5000 trillion kilowatt-hours (kWh) per year. The solar energy available in a single year exceeds the possible energy output of all of the fossil fuel energy reserves in India. ESAF Urja Bandhus are trained to tap this potential energy resulting in a gradual decrease in dependence on non-renewable energy. The intention of the training is to create green energy entrepreneurs. The government of India's Micro, Small and Medium Enterprises is the knowledge partner for this initiative. After the training, ESAF continues to handhold the entrepreneurs through follow up meetings and arranging market linkages and networks.

OBJECTIVES

- To train Urja Bandhus (green energy entrepreneurs) in 3 states to cater renewable energy services to the community
- To develop Urja Bandhus to create awareness on clean energy among students and the community.



IMPACT

65 trained clean energy entrepreneurs in 3 states
13 Urja Bandhus started working in the clean energy sector and completed MSME registration
63KV installation completed
3 States-Kerala, Tamil Nadu, Karnataka



Mr. Manoj is a resident of Muthuvara village in Thrissur district. He is an electrician for the past 17 years.

Being a trusted electrician in the village, many of his clients have asked him about installing solar panels in their houses or institutions but he was unable to take it up as he was not skilled. As the enquiries increased, he wanted to learn about solar energy products and wanted to upscale his business. As he was looking out to learn about solar products, his friend, who had attended the Urja Bandhu training, informed Manoj about the new batch of ESAF Urja Bandhu training. Mr Manoj attended the 5-day training at Mithradam, Aluva. The training helped him to learn the different aspects of solar technology including designing, installation and maintenance.

After the completion of the training, started a shop and started getting orders for installing solar panels and batteries. Through ESAF's handholding, Manoj is now CEDAR Retail's lead agent of solar products.

SDGS IMPACTED





Skilling and Livelihood Development



SKILL DEVELOPMENT TRAINING

FOR MICRO-ENTREPRENEURS



Developing women micro-entrepreneurs has been one of ESAF's focus areas since the beginning. Promoting entrepreneurial activity among rural women empowers them to be decision-makers while enabling the local economy.

The skill development project is intended to support underprivileged women entrepreneurs to upscale their businesses by providing skill training. The project aims at enhancing the skills of micro-entrepreneurs through intensive and systematic training with the support of professionally qualified and experienced trainers.



Food processing, beauty and wellness, advanced tailoring, agriculture technician, animal husbandry, housekeeping, and entrepreneurship development and marketing are a few sectors in which upscaling training are conducted.

Objectives

- To enhance the skills of women micro-entrepreneurs
- To pilot a women-managed micro-system in three states
- To improve the livelihoods of women micro-entrepreneurs



IMPACT

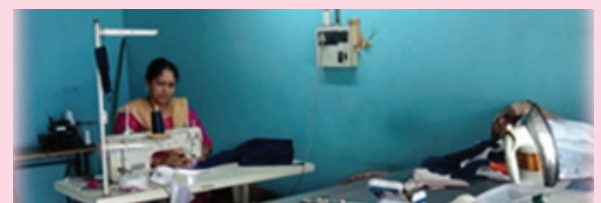
4302 women in 3 states get additional skill training
12 women in 3 states trained and empowered to become micro-retailers
3 states | 19 districts

Ms Sajeera T K, hailing from Taliparamba in Kannur district, was working as a beautician after learning a short term beautician course. She wanted to start a beauty parlour of her own, but she lacked the confidence and the training to do so. After working for two years, she set up her own parlour at Pazhayangadi and got it registered under the District Industrial Centre. The business was picking up and she used to make a profit of Rs 25000 every month. It was when things were looking hopeful that the pandemic-imposed lockdown came into effect. Sajeera's business got badly hit and she had to shut shop. Meanwhile, her husband who was working in the Middle East returned back home as he lost his job. With two children to look after, the families financial situation looked very grim.



While she was traversing the crisis period, she came to know about the Entrepreneurship Development Training organised by ESAF at Kannur. The training helped her learn new methods in beauty and wellness like chemical cleaning, and it gave her the confidence to restart the business. Sajeera's entrepreneurial spirit did not settle in restarting her previous business alone. She also started a tailoring unit along with her beauty parlour. The family is quite relieved now as their two children can continue their studies.

Sajeera is an ESAF sangham member since 2018 and she is grateful to ESAF for the support she received in developing her business. "The training support by ESAF has rejuvenated my skills and it build confidence in me to restart the parlour. I am waiting for a business loan to scale up my business."



I am Ajitha T. I was born and brought up in Coimbatore where I completed my matriculation. I was not able to study further due to various reasons and I started working in a garment factory nearby. After marriage, I shifted to Palakkad. My husband, who works as a labourer in the Middle East, was the only earning member of the family. It was getting difficult for me to manage the financial needs at home and raise up our two children. Hence, I considered setting up a tailoring unit as I knew stitching well. With the financial support of ESAF, I bought a couple of sewing machines and set up a tailoring shop in 2018. I used to earn around Rs 10,000 every month and I had the desire to scale up the business. I wanted to upskill myself too.

However, my plans got buried in the pandemic and my business got affected. When everything came to a standstill, I came to know about the Entrepreneurship Development Programme and Saree designing course organised by ESAF. I decided to attend it. The training programme gave me a fresh desire to pursue my plans of upscaling my business. I acquired new skills in fabric painting which helps me to design new patterns. It also helped me in learning how to run a business successfully.

Thanks to the training programme I am getting fresh orders now as I have upskilled myself and I am confident of upscaling my enterprise soon.

ESAF DDUGKY

DDUGKY is a part of the National Rural Livelihood Mission (NRLM), tasked with the dual objective of creating income opportunities for the rural poor and catering to the career aspirations of rural youth. DDUGKY is uniquely focused on rural youth between the age of 18 to 35 years from poor families. As part of the Skill India campaign, it plays an instrumental role in supporting the social and economic programs of the government. ESAF has been partnering with NRLM by training and placing 1116 rural youths under the Kerala DDUGKY programme as a Programme Implementing Agency (PIA).

OBJECTIVES

- Skilling rural youths in Banking Financial Services and Insurance Sector
- 482 students receive training in BFSI
- 303 candidates receive job placement

A STEP OF FAITH THAT MADE ALL THE DIFFERENCE



Alex Roy K, placed at ESAF Cooperative at Maharashtra

"I was born in a low-income family. My sister and I spent our childhood in rented houses and we didn't have any relatives to reach out for help. After the passing away of my father three years back, I had to take care of my mother and sister all by myself. I could complete my BBA, but I could not land a job even after attending many interviews. I had almost given up hope and was totally clueless on how to provide for my family. It was at that time that I heard about the DDUGKY programme through the Kudumbashree mission. I thought to myself that this could be a lifesaver for me. I did not have to worry about financial burden as the programme included free food and accommodation. I was confident of getting placed after the course in the BFSI sector. The programme helped in my overall development. The role of highly experienced, dedicated faculty was commendable. At the end of the course, I got placed in ESAF Cooperative as Assistant Executive - Internal Audit. That very moment gave me a new ray of hope in my life. Since then, I was able to take care of my mother's health and my sister's education. I can't thank ESAF training centre enough for the life-changing experience it gave."

LAHANTI INSTITUTE OF MULTIPLE SKILLS (LIMS)



LIMS is a skill training centre at Dumka, Jharkhand, that aims at providing skill training to the underprivileged women and youths who belong to the Santhal Pargana tribe. The programmes are designed to upskill their innate talent in art and craft. Bamboo-based craft, water hyacinth products, garment stitching, bamboo-based furniture, bamboo-based house construction, are some of the trainings imparted. 1214 tribals receive skill training

FINANCIAL FREEDOM IS EMPOWERMENT



I am Anu Francis. After my 6-month BFSI course at ESAF DDUGKY, I got placed as Assistant Customer Service Manager at ESAF Co-Operative, Njarackal branch.

Joining ESAF DDUGKY Training Centre at Chiyaram, Thrissur was an important step in my career. From the centre, I learned various topics regarding banking, finance, insurance etc. The domain knowledge and the soft skills I acquired from the institute gave me the self-confidence to communicate with people without any inhibition. The institute has a good number of faculty and resources. The most important thing is the unstinted support and encouragement they gave us always. I believe that financial freedom is of utmost importance for a person. I am enjoying that with the help of our institute.

INTEGRATED RURAL LIVELIHOOD PROJECT (IRLP)

The project is implemented in partnership with Godrej Agrovet Pvt Ltd in 3 villages of Andhra Pradesh, namely Seethanagaram, Meddisettivaripalem and Chintampally. The main objective of the project is to create livelihood opportunities for the communities in these villages. This is the third phase of the project.

OBJECTIVES

- Formation of farmer collectives
- Organising veterinary camps
- Promotion of pipe composting
- Setting up of RO plants



IMPACT

REBHAMMA'S KITCHEN GARDEN TURNS PROFITABLE

Moligimuti Rebhamma lives in Chintampally village with her family consisting of her husband, son and daughter. They are daily wage labourers who work on agriculture-related activities. They spend Rs 1200 per month on average for purchasing vegetables from the market. As the vegetable prices go up, their monthly expenses also increase. The vegetables they get from the local market are not fresh and are filled with chemicals and pesticides. Rebhamma actively attended the awareness programmes conducted at the village by ESAF. She wanted to set up a kitchen garden using the pipe composting method. ESAF supported her in setting up the kitchen garden and also gave a vegetable seed kit to her. The seeds were sown under the guidance of the ESAF staff. As the vegetables started growing she gradually reduced the dependency on the local market for vegetables. Her kitchen garden was producing enough vegetables for the family and even for the neighbouring households. Rebhamma is thankful that the family can save Rs 1200 every month and also have healthy food.



SUSTAINABLE DAIRY FARMING THROUGH IMPROVED GREEN FODDER

U Bhaskar Rao lives at MV Palem villa ge with his family consisting of his wife and grandchild. Buffalo rearing is the main livelihood of his family. Presently they have 4 buffalos and 2 sheep, for which they purchase the fodder and feed from the market. They used to purchase dry fodder that costs Rs 15000 per year. He used to spend another Rs 1000 for medical expenses for the cattle. As the quality of fodder and pasture has degraded drastically, it resulted in lower milk production and thereby affecting the family's income. Bhaskar Rao attended the veterinary camp organised by ESAF in his village. He came to know about the green fodder variety and wanted to try growing it on his land. He sowed 5 kg seed of Sorghum Sudangrass (SSG), a drought-resistant variety with high growth, on 20 cents of land. He was able to get 150 kg of green fodder in a single harvest, which was sufficient for maintaining his 4 cattle. The milk production of the buffalo also increased by 1 litre per day. Now he is able to get Rs.150 more per day from the milk production. Green fodder increased the family's income and also improved the health of the cattle. Now, the family reduced the purchase of dry grass fodder by 50%.



S. No	Particulars	Expense before intervention (Rs)	Expense after Intervention (Rs)
1	Dry Fodder Purchase	15000/-	7500/-
2	Medical check-up	1000/-	300/-
3.	Monthly income from milk Sale	8400/-	12600/-

SDGS IMPACTED





Healthcare



ESAF SANTHWANA

There is no health without mental health. Mental health is a key indicator of human development. An ICMR study indicates that about one in seven Indians suffers from any kind of mental disorder. In spite of the growing number of suicides and other mental health-related issues, mental healthcare still does not hold the priority that it demands in the public health system. The total strength of mental healthcare professionals is quite meagre in consideration with the number of rising cases across the country. Accessing professional mental healthcare services is furthermore a challenge for people from rural and lower socio-economic backgrounds. The pandemic has only amplified the vulnerabilities of people with mental health issues.

Santhwana is a project designed to improve the access and information of mental health services to people, especially those from lower economic backgrounds. Awareness on the promotion of mental health through direct and online sessions focused on parenting, family enrichment, personal mental health care, etc are conducted as a part of the project. Santhwana also aims at creating a pool of barefoot counsellors who can serve as mental health volunteers at the community level. They will be well-informed grass root level workers with the knowledge, attitude and skills to identify the presence of mental health issues, manage possible initial assessments, make appropriate referrals and advocate a positive approach to the mentally ill.

OBJECTIVES

- To increase the access to preventive health information related to mental health
- To provide preventive and rehabilitative psychosocial services to women, children and families through systematic counselling.
- To train and equip lay individuals with skills to identify mental health problems, provide basic counselling interventions and make suitable referrals



IMPACT

65 Manomitras (women mental healthcare workers) trained across 5 districts in Kerala
242 individuals reached through Santhwana helpline
1739 families reached through mental health outreach services
Kerala | 14 districts

The Santhwana tele-counselling helpline is a bridge between mental health services and referrals to affordable facilities. Here is an incident as narrated by one of our Manomitra. Mr A, who is my cousin, has a history of having a mental illness. He was on and off medication for over 24 years. For most of the time, he was staying at his home with his parents who are daily wage workers. He used to be very aggressive to them. Mr A moved to an Ashram where he worked and stayed for 13 years. About two years back, he left the ashram and came back home. Mr A, who is at his home now, was found to be abusive to his elderly parents and assaulted them regularly. He has not had a psychiatric review for some time. He was quite unstable and turned violent to his parents. Mr A's parents were also not sensitive to his condition and were ignorant of how to deal positively with him. Hence, the tensions within the family increased and his parents were quite fearful of staying at home with him. It was not easy to arrange a review for Mr A in between the COVID lockdown. That's when I contacted the Santhwana counsellor and sought help to manage Mr A. After a few sessions, the counsellor explained better ways of communication between Mr A and his family. They consulted the District Mental Health Programme on this issue upon which he was brought to the Mental Health Clinic at the Government Community Health Centre near his house. He was provided with free medicines and consultations. I am relieved now as he has access to a facility that is close by and is free of cost, helping him to have a regular review and maintain better drug compliance.



Ms Mini Pathrose, one of ESAF's Manomitra, noticed Mr R during her routine visit to the area assigned to her. Mr R, who is 45 years old, has been living alone for the past 9 years as his wife and 3 children live separately due to his uncontrolled drug addiction and his mental illness. His family members are well placed. R's sister who lives nearby occasionally visits him and gives him food. But, as the pandemic began, there was no one to visit him. His house was unkempt and in a very miserable state. Ms Mini took the initiative to talk to his family and to the ward councillor to help in cleaning his house and its surroundings. She also arranged for his regular psychiatric review and free medicine provisions from the nearby Primary Health Centre. She visits him regularly and meets the family members to encourage them to keep in touch with Mr R. It was the Manomitra training that Ms Mini received that helped her in developing a positive understanding of mental illness. "The training helped me to have an empathetic outlook towards the mentally ill, and to not see them as people who should be feared or abandoned."

ESAF GARSHOM

Kerala has turned to be the hotspot for interstate migrant workers. With nearly 6 lakh migrant workers, Ernakulam district, the commercial capital and industrial hub of Kerala has the largest concentration of interstate migrant workers in Kerala. The majority of the workers are from West Bengal, Assam, Tamil Nadu, Odisha, Uttar Pradesh, Bihar and Jharkhand. Construction, plywood, textile and apparel, rice production, fish processing, furniture, mining and quarrying, etc. are some of the major sectors in the district that engage migrant workers heavily. They live in makeshift arrangements that are congested with limited ventilation and poor sanitation facilities. Since their work timings are in conflict with the public health facilities, their access to public health care is suboptimal. Time, location and language barriers substantially cripple their access to quality healthcare. This results in missing important diagnoses of communicable diseases such as TB, Leprosy or Malaria.



of skin diseases and other communicable diseases among the migrants, which have resulted in curbing the chance of disease spread among the public.



ESAF Garshom was developed to address the specific public health concerns related to migrant workers. It works towards providing quality and affordable healthcare services to migrant workers and their families. The project is implemented in association with the Center for Migration and Inclusive Development (CMID), a pioneer NGO in interstate migrant's welfare. A mobile health clinic named 'Bandhu Clinic', set up in a customised minibus functions as a primary healthcare unit with a medical officer, nurse, and a clinic assistant.



The mobile unit travels to the labour camps and provide them health check-up, medicines and referral services. Every migrant camp has a follow-up visit two weeks after the initial visit. The clinic is supported by the National Health Mission and local PHCs for conducting health camps in migrant dense areas. This has led to the identification and treatment



HEALTHCARE NOW AT EASY REACH OF SUNDARI

Sundari, a 26-year migrant worker from Coimbatore district, Tamil Nadu, lives with her husband at Vathuruthy, the largest residential pocket of migrant workers from Tamil Nadu in Kochi city. She has a history of Allergic Rhinitis from her childhood. With changes in the climate and environment, she falls ill frequently. She has a lot of struggles to go to a hospital for treatment as the doctors do not understand Tamil.



Bandhu Clinic visits Vathuruthy every Friday evening from 6.30 pm to 8.30 pm providing free treatment to migrant workers. The medical doctor speaks Tamil fluently, and for Sundari it is easy to convey her challenges. After becoming a regular visitor to Bandhu Clinic, she is not worried about falling sick. She can access quality and free treatment at her place now. Besides, she can speak to the doctor in her mother tongue. Bandhu Clinic is a refuge for the migrant workers in the slum who leave early in the morning for work and return by 6 in the evening. They have the assurance that the doctor will be available on Friday when they are back from work.



JANANI - BREASTFEEDING SUPPORT FOR INDIAN MOTHERS

Breastfeeding support for Indian mothers is a peer to peer support group for breastfeeding parents, their partners and family members. It was founded in June 2013 by Adhunikha Prakash with the objective of empowering breastfeeding mothers with the right information. With the support of ESAF, the initiative was selected for the prestigious Facebook Community Leadership Program.

SDGS IMPACTED



IMPACT

11,818 migrant workers and their families get access to medical services
741 workers screened/tested for COVID and linked to further care
128 health camps for migrant workers

RELIEVING MOFIDUL FROM HIS PSORIASIS TRAUMA

Mofidul Islam, a 38-year-old plywood factory worker in Perumbavoor from West Bengal has been suffering from itching of unknown cause for over 20 long years. The West Bengal native has spent almost ₹90,000 for his treatment from different providers over the period of time. He was exhausted mentally and financially as he had run out of all means in getting the right diagnosis.



Bandhu Clinic visits Kandanthara in Perumbavoor, a major residential pocket of migrant workers from West Bengal, every Sunday between 6.30 pm and 9.00 pm. One Sunday evening, he walked into the Bandhu Clinic for a casual visit where he met with Dr Bejoy Abraham, the medical officer. Mofidul explained to Dr Bejoy the health concerns that bothered him for a long time. The doctor diagnosed it to be Psoriasis and started the necessary treatment and supportive care. With a couple of follow up consultations at the Bandhu Clinic, Mofidul's symptoms gradually decreased. Unable to afford expensive private healthcare facilities, the free and regular healthcare services from the Bandhu Clinic and the empathetic approach of the staff was great support for him. He thanks Bandhu Clinic for bringing him out of his long-drawn misery.



Farm Sector Initiatives





Agriculture is considered to be the backbone of the Indian economy. However, the sector that employs the most number of people is ailing due to various reasons. ESAF's interventions in the Agri sector are focused on reviving the farming sector as a sustainable form of livelihood. Recognising the challenges of small and medium farmers, ESAF is involved in the capacity building of farmers across India by introducing new farming technologies, environment-friendly farming methods, promotion of farmer collectives, providing financial access, creating a value chain to market their produce, etc.

OBJECTIVES

- Promotion of farmer collectives
- Access to finance
- Market linkages and creation of value chain
- Entrepreneurial development and capacity building



ESAF PASHUMITHRA

Pashumithras are dairy entrepreneurs who are trained by the National Dairy Development Board on Artificial Insemination (AI), vaccination, collection and procurement of milk, etc. They also help the farmers by guiding them regarding proper nutrition and upgrading the cow breeds for an increase in milk production.

OBJECTIVES

- Enhance the breed capability of Non – Descriptive Cows (NDCow) by Artificial Insemination (AI) with HF and Jersey and other local semen
- Train and establish a cadre of 'Pashumithra' locally to provide basic veterinary services
- Provide employment opportunities to unemployed youths in the villages

IMPACT

- 19 unemployed youths trained as Pashumithras
- 10 AI centres established in Farmer Collectives
- 20-40% increase in the income of Pashumithras

ESAF KRUSHAKMITHRA

Krushakmithras are agriculture entrepreneurs who are trained in Agri extension and Agri products. They serve as a link between the farmers and the market. They are also agents of ESAF Small Finance Bank and facilitate financial services to the farmers.

OBJECTIVES

- Train and establish a cadre of 'Krushakmithras' to provide agriculture-related services locally

IMPACT

- 39 Krushakmithras trained on Agri related technology and promotion of value-added products of Farmer Collectives
- 50% Krushakmithras report income of Rs 10,000 per month through sale of saplings and bio-products
- 25 Krushakmithras provided with training on extension activities



CAPACITY BUILDING AND MARKET LINKAGES FOR FARMER COLLECTIVES

This ESAF initiative focuses on linking the producer directly to the market. ESAF organises buyer-seller meets including various farmer collectives. These meetings help in linking the farmers directly with the market players. ESAF also nurtures the farmer collectives by providing training on leadership development, governance and management, thereby equipping them to drive the collectives in a sustainable manner.

OBJECTIVES

- Train the farmer collectives on productivity enhancement of their lead crops at reputed research institutions through effective agronomical practices, and the introduction of bio-inoculants to improve the fertility of the soil.
- Build the capacity of CEOs, BODs and lead farmers of farmer collectives on post-harvest processing technologies of their lead crops
- Provide compliance-related services to farmer collectives
- Train the farmers in setting up Agri Entrepreneurs Collectives.

IMPACT

- Rs 62,82,000 business turnover achieved by a single farmer collective at buyer-seller meet
- 1200 farmers trained on leadership development, governance and management of farmer collectives



DAIRY-BASED LIVELIHOOD DEVELOPMENT

This project focuses on training dairy farmers of farmer collectives to increase milk production, make sure the availability of fodder even during drought conditions, disease management of cattle and the importance of artificial insemination for the cattle. ESAF also supports setting up animal nutrient shops that help the farmers to feed nutrients to the cattle.

OBJECTIVES

- Train farmer collectives on dairy farming, preparation of different fodder and cattle feed ratio preparation methods, dairy entrepreneur behaviour management
- Capacity building of farmer collectives on services such as dairy loans, insurances and cattle management services.

IMPACT

- 120 farmers supplied with demo fodder
- 17.56 acres of land used to introduce improved fodder varieties
- 80 farmers trained dairy-based cattle management, dairy loans, dairy management
- Rs 36.8 lakh worth dairy loans processed through ESAF SFB
- 2 Animal feed supplement shops set up



SUPPORT FOR SETTING UP COLLECTION CENTRES AND MARKETING INFRASTRUCTURE

This is a special project designed to meet the shortfall in infrastructure, collection, aggregation and storage of farm produce for farmer collectives. ESAF supports with setting up a milk collection centre for collection and measuring the fat contents of milk, cold storage boxes for storing the vegetables and fruits which will help in reducing the post-harvest losses, setting up of collection centres for procurement of farm produce, etc.

OBJECTIVES

- Provide infrastructure facilities to farmer collectives - to improve their value of harvested produces - resulting in the reduction of wastage and increasing their shelf-life.
- Enhance the farm equipment services of farmers collectives by establishing custom hiring centres at farmer collectives
- Provide an online platform facility to the farmer collectives to exploit the e-commerce market.

IMPACT

- Rs 80,000 profit earned through the establishment of vegetable and flower nursery
- Rs 1266 per month increase for farmers through setting up of 7 milk collection centres
- Rs 60 lakh worth of loans availed through dairy loans
- Rs 3800 per month increase in the income of farmers through cold storage boxes given to the farmers
- Rs 3500 per month increase in the income of farmers through vegetable and fruit collection centres

POULTRY-BASED LIVELIHOOD DEVELOPMENT

This livelihood development project focuses on developing poultry-based entrepreneurs. The dairy farmers are trained by KVK Krishnagiri on disease control, management of chicks, feed, collection and storage of eggs. ESAF supports the dairy farmers with one of the best varieties of cages as per the recommendation of KVK Krishnagiri for keeping the chicks safe from external factors.

OBJECTIVES

- Capacity building of members on improved poultry practice, use of rearing cages, feed preparation and feed mixing practices
- Capacity building of farmer collectives on poultry services like access to finance, insurances, and cattle management services

IMPACT

- Rs 1000 increase in the income through the sale of 'Navadanya eggs'
- Rs 8000 monthly income to members through feeder mixer unit



SDGs impacted





Sustainable Tribal & Rural Development



DEVELOPMENT SUPPORT FOR COMMUNITIES AFFECTED BY STONE QUARRY

The stone quarry project was started to address the problems of people residing and working in the mining and stone crusher areas of Jharkhand. The regions around Shikaripara block in Dumka district, Md Bazar and Rampurhat-1 block in Birbhum district of West Bengal are severely affected by the stone crushing and mining activities. The indigenous people groups have lost their lands due to these, and they are not empowered to exercise their fundamental rights. As the land is useless for cultivation due to dust and pollution, they are left with no option other than to work in these crushers. In the crushers, they are subjected to exploitation and the women are sexually harassed. Many children have lost their childhood forced to work in the crushers.

The stone quarry project was initiated to bring justice to these victims by creating alternative livelihood options. The focus of the year was to provide sustainable livelihood to the community members. They were trained in bamboo plantation, water hyacinth products, stone craft, etc. The trainees are linked to the market and other agencies who procure their finished products.

133 families have a regular income flow through livelihood training



BRIDGE SCHOOL & KIDS CLUB

These are initiatives that cater to the educational and holistic development of the children of stone quarry workers. Bridge school is similar to a tuition centre where children get additional academic support, free of cost. The Kids Club is a space for the children to grow in a healthy environment. They are taught stories with moral lessons through a special syllabus designed in their social and cultural setting.

472 students receive better education through 10 Bridge Schools

1350 children get opportunities for holistic growth through 40 Kids Club



PROMOTION OF MSME CLUSTER FOR SUSTAINABLE DEVELOPMENT - AN EU-SWITCH ASIA PROJECT

This project, in partnership with SIDBI, aims at creating sustainable and eco friendly jobs by using bamboo as a raw material. ESAF provides entrepreneurial opportunities to the underprivileged artisans through technical and non-technical guidance, and through linkages with financial institutions.

40 groups provided with financial linkages



“Chandramuni” is an all-women self-help group that specialises in making bamboo-based traditional and lifestyle products. Sunita Mohlin is the group leader of the team based at Raneshwar, Dumka. As part of the project, the group received many trainings on bamboo-based handicrafts. More than 25 households are involved in handicraft production in this self-help group. The group received financial capital of Rs 2.3 lakh from ESAF SFB. This is helping the group to upscale their activities by introducing new designs and products.





Urban Initiatives



LIVEABLE CITIES - INDIA

Non-communicable diseases like diabetes, asthma, heart disease are fast emerging as a major public health challenge in urban India. City living, in its current state, is turning out to be a long-term detriment to human health. The WHO calls urban pollution levels a "public health emergency" as the air pollution in many urban areas exceeds the agency's guidelines. It has been linked to obesity, can affect lung development, and is implicated in the development of emphysema, asthma, and chronic obstructive pulmonary disease (COPD), to name a few.

Yet, 55% of the world's population lives in urban areas and that figure is expected to rise to 68% by 2050, the United Nations estimates. The need of the hour is to chalk out strategies to make our cities liveable.

Liveable Cities - India, a HealthBridge Canada funded project, is an initiative in this direction to make our urban centres inclusive, safe and people-friendly. By providing technical support and awareness to both the local government bodies as well as to the citizens, we facilitate hand-in-hand policy and social changes to make urban spaces inclusive, disabled friendly, sustainable and liveable.

OBJECTIVES

- Inclusive public spaces
- Urban farming
- Walkability and sustainable transportation
- Waste management

IMPACT

- 4 States | 8 Cities

OPEN PUBLIC SPACES (OPS)

BARRIER-FREE KERALA TOURISM

ESAF provided technical support to the Department of Tourism, Government of Kerala to develop 42 public space destinations in Kerala, which includes parks and beaches, with accessible and barrier-free features. Braille leaflets were also introduced in all these destinations to help the differently-abled easily access the facilities provided in each destination.



AMRUT (ATATL MISSION FOR REJUVENATION AND URBAN TRANSFORMATION)

ESAF provided technical support to 4 Urban Local Bodies (ULBs) across India (Municipal Corporation Kozhikode, Municipal Corporation Kochi, Nagpur Municipal Corporation and Municipal Corporation Thrissur) to develop 13 public spaces with inclusive play infrastructure and open gym facilities.

SPICE ROUTE - MUZIRIS HERITAGE PROJECT

The Dept. of Tourism, Govt. of Kerala has sanctioned Rs. 5.97 Cr. to Spice Route - Muziris Heritage Project, to construct Walkways, Cycle Tracks (3 km.) and Play areas at Azheekode Munakkal Beach.

HANDBOOK OF OPS

Developed a guideline document for Dept. of Tourism, Govt. of Kerala (Handbook for Constructing Accessible and Barrier-free Infrastructure in Public Spaces, Leisure Zones and Tourism Destinations)

DEVELOPMENT OF VANCHIKKULAM NATURE PARK, THRISSUR

The Municipal Corporation, Thrissur has agreed to modify the project design of Vanchikkulam Nature Park, Thrissur, after consultation with the implementing agency (Kerala State Nirmithi Kendra - Thrissur) to make it fully accessible for the disabled, with an open gym & other inclusive play facilities. This happened after the design inputs were given to the design consultants of Vanchikkulam Nature Park, Thrissur, through the Accessibility Audit initiated at the site by ESAF.

OPEN GYMNASIUM AT MANANCHIRA SQUARE

Inspired by our development initiative at Manachira Ansari Park, District Sports Council decided to introduce Open Gym at Mananchira Square. Kozhikode Municipal Corporation sanctioned the project and 20 lakhs INR was funded by the Sports Council for its development. The Open Gym facility was officially inaugurated in December 2020.



STREETS

SUSTAINABLE MOBILITY ACCORD (SUMA)

The DULT (Directorate of Urban Land Transport) has included ESAF as one of the Task Force Members in Sustainable Mobility Accord (SuMA) in Bangalore.

MASTERPLAN FOR TRAFFIC AND TRANSPORTATION

The Department of Town and Country Planning, Govt. of Kerala officially included ESAF as one of the major stakeholders in Thrissur City and also invited us for the next stakeholders meeting to be held at the District Planning Office, Thrissur to develop a **Masterplan for Traffic & Transportation**.

PARKING POLICY FOR THRISSUR MUNICIPAL CORPORATION

Car-free Days & Vehicle Free Zones were included in the "Parking Policy for Thrissur Municipal Corporation" developed jointly by the Department of Town and Country Planning, Govt. of Kerala and Municipal Corporation, Thrissur, as different modes of public awareness to curb the existing traffic woes in the city. It was the 1st ever move by any Urban Local Body (ULB) in Kerala to have included such campaigns in their Parking Policy.

TRANSPORT 4 ALL - DIGITAL INNOVATION CHALLENGE

The ITDP (Institute for Transportation and Development Policy) has officially included ESAF in the list of CSOs (Civil Society Organizations) supporting Urban Local Bodies and Smart Cities to introduce Streets for People Challenge, Cycles4Change Challenge, and Transport 4 All - Digital Innovation Challenge initiated by Ministry of Housing and Urban Affairs (MoHUA).

COMMITTEE FOR CYCLING BANGALORE

ESAF is selected as the core committee member of the Committee for Cycling Bangalore, where the role is to provide technical support in planning and implementation.

CYCLES 4 CHANGE CHALLENGE

Conducted Handlebar Survey with Cochin Smart Mission Limited (CSML) for Cycles4ChangeChallenge, initiated by the Ministry of Housing and Urban Affairs (MoHUA).

CONSTRUCTION OF INCLUSIVE FOOTPATHS THROUGH AMRUT PROJECT

4 wheelchair-accessible footpaths with handrails were constructed at different locations in Thrissur city, using AMRUT funds allocated by Thrissur Municipal Corporation.



MARKETS

SUBHIKSHAM 2020

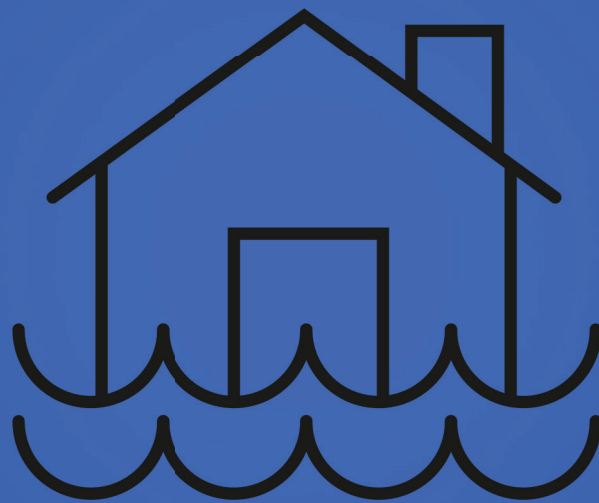
ESAF in partnership with the Department of Agriculture launched SUBHIKSHAM 2020, to nurture farming habits among residents in Kochi Municipal Corporation areas. The organic farming competition received a great response from the general public. 58 people registered for the competition and 31 families actively participated in it. Prizes were given to the best 10 contestants and E-certificates were provided to all the contestants.



Ecocity Forum 2020, Satellite Conference, Dhaka
ESAF was a panellist in the Ecocity Forum 2020, Satellite Conference, Dhaka and presented a topic on "Food Security (Exploring the Scope of Ensuring Food Security through Educational Institutions)".

SDGs Impacted





Disaster Management & Preparedness



The year 2020 would go down in history as one of the most turbulent years in recent memory. While parts of India were recovering from the floods that hit hard the previous two consecutive years, Cyclone Tauktae made landfall on the western coast impacting all the states along the coastline. All this while the COVID-19 pandemic was sweeping across the country.

FLOOD-RELIEF INTERVENTIONS

In continuation with our flood response since 2018, ESAF implemented its last phase of flood relief interventions of renovating flood-hit houses and schools.

Rs 30,43,787 worth renovation work with the support of ESAF SFB

3 houses built

5 schools renovated



Kanakamma's flood-hit house at Ambalappuzha

After ESAF's renovation work with the support of ESAF SFB



Nisha's house at Panavally

After ESAF's renovation work with the support of ESAF SFB



Constructed a house for Ms Kamalam at Mudikode with the support of ESAF SFB



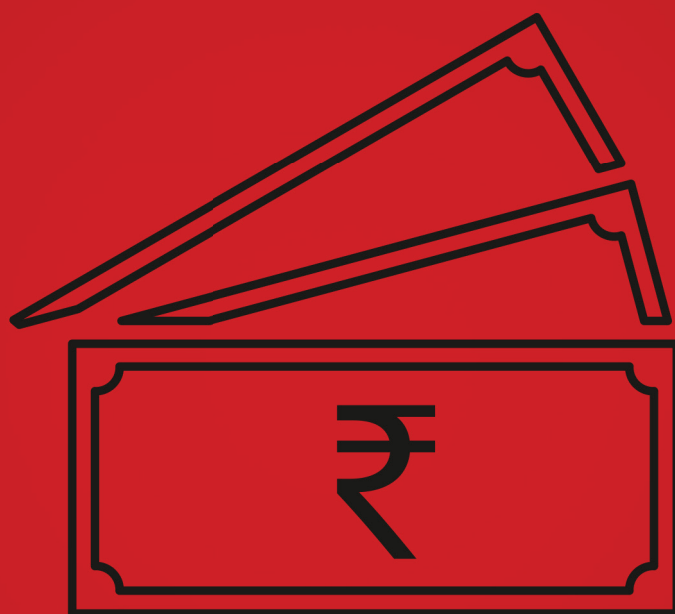
The kitchen of MLTPS Kombanakerry was unfit for use after the 2018 floods. ESAF helped construct a kitchen for the school with the help of ESAF SFB.



The flood damaged the MT SHS at Neerattupuram. ESAF constructed a kitchen and mess hall with the support of ESAF SFB.

SDGs Impacted





Financial Statements



EVANGELICAL SOCIAL ACTION FORUM
MANNUTHY, THRISSUR, KERALA
BALANCE SHEET AS ON 31st MARCH, 2021

UDIN: 21023082AAAAXH1129

Particulars	Annexures	31.03.2021	31.03.2020
<u>SOURCES OF FUNDS:</u>			
<u>CAPITAL FUND</u>			
Donated capital fund	1	1,05,94,255	1,05,94,255
Surplus/ (-) Deficit	2	13,17,91,094	12,46,15,437
Revaluation Reserve		9,99,55,350	9,99,55,350
<u>RESTRICTED FUNDS</u>			
Domestic	21	1,07,49,084	
Foreign	21	1,78,07,322	
<u>BORROWED FUND</u>			
Long term loans-Commercial Rates	3	5,90,748	9,16,541
Other Short term Liabilities	4	8,47,42,746	6,81,79,360
		35,62,30,599	30,42,60,943
<u>APPLICATION OF FUNDS:</u>			
Property Plant and Equipment	6	19,68,81,414	18,89,39,793
<u>CURRENT ASSETS</u>			
Deposits and Advances	7	6,07,28,085	6,39,29,001
Cash and Bank balances	8	12,04,92,646	7,77,63,060
		18,12,20,731	14,16,92,061
Less: CURRENT LIABILITIES & PROVISIONS	5	2,18,71,546	2,63,70,910
NET CURRENT ASSETS		15,93,49,185	11,53,21,150
Total		35,62,30,599	30,42,60,943


By order of the board.

Vide our separate report of even date.

For A.JOHN MORIS & Co.,


Chartered Accountants


FRN.: 007220S



Prof.Elizabeth John
 (President)

Place : Thrissur




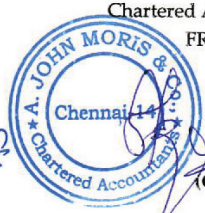
Date: 29-09-2021


Mereena paul
 (Secretary)


Christudas KV
 (Treasurer)


(G.KUMAR)
 (Partner)

M. No. 023082

EVANGELICAL SOCIAL ACTION FORUM MANNUHY, THRISSUR, KERALA INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2021 UDIN: 21023082AAAAXH1129					
Particulars	Annexures	31.03.2021			31.03.2020
		General funds	Restricted funds	TOTAL	
REVENUE:					
DOMESTIC					
Funds received	21	-	5,86,14,846	5,86,14,846	12,21,38,153
Funds reimbursed	21	-	63,26,984	63,26,984	-
Donations received	11	17,498	-	17,498	77,649
FOREIGN(FCRA 2010 covered)					
Funds received	10	-	5,85,00,939	5,85,00,939	3,28,41,125
Donations received	10	10,000	-	10,000	3,000
GENERAL					
Income from Investments	12	28,14,277	-	28,14,277	57,62,341
General Projects	13	62,50,637	-	62,50,637	1,38,52,413
ESAF Medical Mission	14	5,90,79,726	-	5,90,79,726	7,02,85,379
		6,81,72,138	12,34,42,769	19,16,14,907	24,49,60,060
EXPENDITURE:					
Financial Cost	15	1,25,191	-	1,25,191	1,76,864
Inland Projects Expenses (Domestic)	16	-	6,81,70,246	6,81,70,246	12,10,40,922
Foreign Donation Project Expenses	17	-	3,92,34,238	3,92,34,238	2,44,36,340
ESAF Medical Mission Expenses	18	6,67,08,884	-	6,67,08,884	7,06,03,998
Other general expenses	19	20,70,206	-	20,70,206	55,08,668
Depreciation	6	81,30,485	-	81,30,485	83,33,545
		7,70,34,767	10,74,04,484	18,44,39,250	23,01,00,338
Excess/Deficit (-) of Income over expenditure		-88,62,629	1,60,38,285	71,75,657	1,48,59,722
Less: Prior Period Item		-	-	-	-
Excess of income over expenditure after adjustments of prior period items		-88,62,629	1,60,38,285	71,75,657	1,48,59,722
By order of the board. <div style="float: right;"> Vide our separate report of even date. For A. JOHN MORIS & Co., Chartered Accountants FRN.: 007220S </div>					
 Prof. Elizabeth John (President) Place : Thrissur Date: 29-09-2021	 Mereena paul (Secretary)	 Christudas KV (Treasurer)	 (G.KUMAR) (Partner) M. No. 023082		

